

Debtor 1	<b>Edward J Hovatter</b>		
	First Name	Middle Name	Last Name
Debtor 2	<b>Kimberly Macaluso Hovatter</b>		
(Spouse if, filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: <u>DISTRICT OF NEW JERSEY</u>			
Case number	<b>19-31483</b>		
(if known)			

B 104

## 12/15

**Part 1:** List the 20 Unsecured Claims in Order from Largest to Smallest. Do Not Include Claims by Insiders.

## Contact phone

## Contact

Debtor 1 **Edward J Hovatter**  
Debtor 2 **Kimberly Macaluso Hovatter**

Case number (if known) **19-31483**

Contact phone

Unsecured claim

\$ \_\_\_\_\_

**3**

**Best Buy Credit Services**  
**PO Box 9001007**  
**Louisville, KY 40290-1007**

What is the nature of the claim?

credit card

\$ **\$1,130.94**

As of the date you file, the claim is: Check all that apply

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed  
☒ None of the above apply

Does the creditor have a lien on your property?

- ☒ No  
☐ Yes. Total claim (secured and unsecured) \$ \_\_\_\_\_  
Value of security: - \$ \_\_\_\_\_  
Unsecured claim \$ \_\_\_\_\_

Contact

Contact phone

**4**

**C.O.S. Construction LLC**  
**5 Cobbler Court**  
**Sewell, NJ 08080**

What is the nature of the claim?

\$ **\$4,000.00**

As of the date you file, the claim is: Check all that apply

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed  
☒ None of the above apply

Does the creditor have a lien on your property?

- ☒ No  
☐ Yes. Total claim (secured and unsecured) \$ \_\_\_\_\_  
Value of security: - \$ \_\_\_\_\_  
Unsecured claim \$ \_\_\_\_\_

Contact

Contact phone

**5**

**Charles Persing, CPA**  
**347 Mount Pleasant Avenue**  
**West Orange, NJ 07052**

What is the nature of the claim?

Charles N. Persing  
reciever claim

\$ **\$176,000.00**

As of the date you file, the claim is: Check all that apply

- ☒ Contingent  
☒ Unliquidated  
☒ Disputed  
☐ None of the above apply

Does the creditor have a lien on your property?

- ☒ No  
☐ Yes. Total claim (secured and unsecured) \$ \_\_\_\_\_  
Value of security: - \$ \_\_\_\_\_  
Unsecured claim \$ \_\_\_\_\_

Contact

Contact phone

**6**

**Coastal Pools**  
**501 W. Patcong Avenue**  
**Linwood, NJ 08221**

What is the nature of the claim?

Pool services

\$ **\$1,900.00**

As of the date you file, the claim is: Check all that apply

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed

Debtor 1 **Edward J Hovatter**  
Debtor 2 **Kimberly Macaluso Hovatter**

Case number (if known) **19-31483**

☒ None of the above apply

**Does the creditor have a lien on your property?**

☒ No

☐ Yes. Total claim (secured and unsecured) \$

Value of security:

- \$

Unsecured claim

\$

Contact

Contact phone

**7**

**Comcast**  
**1 Comcast Center**  
**Philadelphia, PA 19103**

**What is the nature of the claim?**

**\$ \$391.46**

**As of the date you file, the claim is:** Check all that apply

☐ Contingent

☐ Unliquidated

☐ Disputed

☒ None of the above apply

**Does the creditor have a lien on your property?**

☒ No

☐ Yes. Total claim (secured and unsecured) \$

Value of security:

- \$

Unsecured claim

\$

Contact

Contact phone

**8**

**Comenity Bank**  
**PO Box 182273**  
**Columbus, OH 43218-2273**

**What is the nature of the claim?**

**VS cc**

**\$ \$925.00**

**As of the date you file, the claim is:** Check all that apply

☐ Contingent

☐ Unliquidated

☐ Disputed

☒ None of the above apply

**Does the creditor have a lien on your property?**

☒ No

☐ Yes. Total claim (secured and unsecured) \$

Value of security:

- \$

Unsecured claim

\$

Contact

Contact phone

**9**

**Comenity Capital Bank**  
**PO Box 183003**  
**Columbus, OH 43218**

**What is the nature of the claim?**

**Ballard cc**

**\$ \$5,500.00**

**As of the date you file, the claim is:** Check all that apply

☐ Contingent

☐ Unliquidated

☐ Disputed

☒ None of the above apply

**Does the creditor have a lien on your property?**

☒ No

☐ Yes. Total claim (secured and unsecured) \$

Value of security:

- \$

Unsecured claim

\$

Contact

Contact phone

**10**

**What is the nature of the claim?**

**Return of partnership**

**\$ \$50,000.00**

Debtor 1 **Edward J Hovatter**  
Debtor 2 **Kimberly Macaluso Hovatter**

Case number (if known) **19-31483**

capital

**Gary W. Levi**  
**5 Penny Lane**  
**Medford, NJ 08055**

As of the date you file, the claim is: Check all that apply

- ☒ Contingent  
☐ Unliquidated  
☐ Disputed  
☐ None of the above apply

Does the creditor have a lien on your property?

- ☒ No  
☐ Yes. Total claim (secured and unsecured) \$ \_\_\_\_\_  
Value of security: - \$ \_\_\_\_\_  
Unsecured claim \$ \_\_\_\_\_

Contact

Contact phone

**11**

**Internal Revenue Service**  
**PO Box 931000**  
**Louisville, KY 40293-1000**

What is the nature of the claim? \$ \$238,814.00

As of the date you file, the claim is: Check all that apply

- ☐ Contingent  
☐ Unliquidated  
☒ Disputed  
☐ None of the above apply

Does the creditor have a lien on your property?

- ☒ No  
☐ Yes. Total claim (secured and unsecured) \$ \_\_\_\_\_  
Value of security: - \$ \_\_\_\_\_  
Unsecured claim \$ \_\_\_\_\_

Contact

Contact phone

**12**

**Kenneth and Randi Friedman**  
**836 Matlack Drive**  
**Moorestown, NJ 08057**

What is the nature of the claim? HFSL start-up loan guaranty: 1/3 plus fees \$ \$153,000.00

As of the date you file, the claim is: Check all that apply

- ☒ Contingent  
☒ Unliquidated  
☒ Disputed  
☐ None of the above apply

Does the creditor have a lien on your property?

- ☒ No  
☐ Yes. Total claim (secured and unsecured) \$ \_\_\_\_\_  
Value of security: - \$ \_\_\_\_\_  
Unsecured claim \$ \_\_\_\_\_

Contact

Contact phone

**13**

**Lourdes Cardiology Services**  
**PO Box 824699**  
**Philadelphia, PA 19182-4699**

What is the nature of the claim? Medical services \$ \$939.43

As of the date you file, the claim is: Check all that apply

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed  
☒ None of the above apply

Debtor 1 **Edward J Hovatter**  
Debtor 2 **Kimberly Macaluso Hovatter**

Case number (if known) **19-31483**

**Does the creditor have a lien on your property?**

- ☒ No
- ☐ Yes. Total claim (secured and unsecured) \$ \_\_\_\_\_  
Value of security: - \$ \_\_\_\_\_  
Unsecured claim \$ \_\_\_\_\_

Contact \_\_\_\_\_

Contact phone \_\_\_\_\_

**14**

**Madison Ventures LLC et al.**  
**413 Teal Court**  
**Moorestown, NJ 08057**

**What is the nature of the claim?**

**Settlement with Paul DiFiore, Madison Ventures, Inch x Inch Construction LLC** \$ **\$28,000.00**

**As of the date you file, the claim is:** Check all that apply

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed  
☒ None of the above apply

**Does the creditor have a lien on your property?**

- ☒ No
- ☐ Yes. Total claim (secured and unsecured) \$ \_\_\_\_\_  
Value of security: - \$ \_\_\_\_\_  
Unsecured claim \$ \_\_\_\_\_

Contact \_\_\_\_\_

Contact phone \_\_\_\_\_

**15**

**New Jersey American Water**  
**PO Box 371331**  
**Pittsburgh, PA 15250-7331**

**What is the nature of the claim?**

\$ **\$650.00**

**As of the date you file, the claim is:** Check all that apply

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed  
☒ None of the above apply

**Does the creditor have a lien on your property?**

- ☒ No
- ☐ Yes. Total claim (secured and unsecured) \$ \_\_\_\_\_  
Value of security: - \$ \_\_\_\_\_  
Unsecured claim \$ \_\_\_\_\_

Contact \_\_\_\_\_

Contact phone \_\_\_\_\_

**16**

**New Jersey Urology LLC**  
**1515 Broad Street, Suite B130**  
**Bloomfield, NJ 07003-3002**

**What is the nature of the claim?**

**Medical bill** \$ **\$3,304.46**

**As of the date you file, the claim is:** Check all that apply

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed  
☒ None of the above apply

**Does the creditor have a lien on your property?**

- ☒ No
- ☐ Yes. Total claim (secured and unsecured) \$ \_\_\_\_\_  
Value of security: - \$ \_\_\_\_\_  
Unsecured claim \$ \_\_\_\_\_

Contact \_\_\_\_\_

Contact phone \_\_\_\_\_

Debtor 1 **Edward J Hovatter**  
Debtor 2 **Kimberly Macaluso Hovatter**

Case number (if known) **19-31483**

**17**

**Nordstrom**  
**PO Box 79139**  
**Phoenix, AZ 85062-9139**

What is the nature of the claim? **credit card** \$ **\$5,800.00**

As of the date you file, the claim is: Check all that apply

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed  
☒ None of the above apply

Does the creditor have a lien on your property?

- ☒ No  
☐ Yes. Total claim (secured and unsecured) \$ \_\_\_\_\_  
Value of security: - \$ \_\_\_\_\_  
Unsecured claim \$ \_\_\_\_\_

Contact

Contact phone

**18**

**Optimum Outcome**  
**PO Box 660943**  
**Dallas, TX 75226-0943**

What is the nature of the claim? **Medical bill** \$ **\$4,646.64**

As of the date you file, the claim is: Check all that apply

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed  
☒ None of the above apply

Does the creditor have a lien on your property?

- ☒ No  
☐ Yes. Total claim (secured and unsecured) \$ \_\_\_\_\_  
Value of security: - \$ \_\_\_\_\_  
Unsecured claim \$ \_\_\_\_\_

Contact

Contact phone

**19**

**State of New Jersey**  
**NJ Division of Taxation**  
**Revenue Processing Center**  
**PO Box 643**  
**Trenton, NJ 08646-0643**

What is the nature of the claim? **2018 Income Tax** \$ **\$22,980.00**

As of the date you file, the claim is: Check all that apply

- ☐ Contingent  
☐ Unliquidated  
☒ Disputed  
☐ None of the above apply

Does the creditor have a lien on your property?

- ☒ No  
☐ Yes. Total claim (secured and unsecured) \$ \_\_\_\_\_  
Value of security: - \$ \_\_\_\_\_  
Unsecured claim \$ \_\_\_\_\_

Contact

Contact phone

**20**

**TD Bank**  
**PO Box 84037**  
**Columbus, GA 31908-4037**

What is the nature of the claim? **Credit card** \$ **\$16,869.29**

As of the date you file, the claim is: Check all that apply

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed  
☒ None of the above apply

Does the creditor have a lien on your property?

- ☒ No

Debtor 1 **Edward J Hovatter**  
Debtor 2 **Kimberly Macaluso Hovatter** Case number (if known) **19-31483**

Contact ☐ Yes. Total claim (secured and unsecured) \$ \_\_\_\_\_  
Contact phone Value of security: - \$ \_\_\_\_\_  
Unsecured claim \$ \_\_\_\_\_

**Part 2: Sign Below**

Under penalty of perjury, I declare that the information provided in this form is true and correct.

X /s/ Edward J Hovatter  
**Edward J Hovatter**  
Signature of Debtor 1

X /s/ Kimberly Macaluso Hovatter  
**Kimberly Macaluso Hovatter**  
Signature of Debtor 2

Date November 28, 2019

Date November 28, 2019

**Fill in this information to identify your case:**

Debtor 1 **Edward J Hovatter**  
First Name Middle Name Last Name

Debtor 2 **Kimberly Macaluso Hovatter**  
(Spouse if, filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: DISTRICT OF NEW JERSEY

Case number **19-31483**  
(if known)

☐ Check if this is an amended filing

## Official Form 106Sum

### Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

#### Part 1: Summarize Your Assets

		Your assets Value of what you own
1. <b>Schedule A/B: Property</b> (Official Form 106A/B)		
1a. Copy line 55, Total real estate, from Schedule A/B.....	\$	<b>2,604,900.00</b>
1b. Copy line 62, Total personal property, from Schedule A/B.....	\$	<b>60,084.00</b>
1c. Copy line 63, Total of all property on Schedule A/B.....	\$	<b>2,664,984.00</b>

#### Part 2: Summarize Your Liabilities

		Your liabilities Amount you owe
2. <i>Schedule D: Creditors Who Have Claims Secured by Property</i> (Official Form 106D)		
2a. Copy the total you listed in Column A, <i>Amount of claim</i> , at the bottom of the last page of Part 1 of <i>Schedule D</i> ...	\$	<b>2,213,236.84</b>
3. <i>Schedule E/F: Creditors Who Have Unsecured Claims</i> (Official Form 106E/F)		
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of <i>Schedule E/F</i> .....	\$	<b>261,794.00</b>
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of <i>Schedule E/F</i> .....	\$	<b>470,763.58</b>
<b>Your total liabilities</b>		<b>\$ 2,945,794.42</b>

#### Part 3: Summarize Your Income and Expenses

4. <i>Schedule I: Your Income</i> (Official Form 106I)		
Copy your combined monthly income from line 12 of <i>Schedule I</i> .....	\$	<b>23,284.98</b>
5. <i>Schedule J: Your Expenses</i> (Official Form 106J)		
Copy your monthly expenses from line 22c of <i>Schedule J</i> .....	\$	<b>29,749.79</b>

#### Part 4: Answer These Questions for Administrative and Statistical Records

6. **Are you filing for bankruptcy under Chapters 7, 11, or 13?**
- ☐ No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.
- ☒ Yes
7. **What kind of debt do you have?**
- ☒ **Your debts are primarily consumer debts.** *Consumer debts* are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.
- ☐ **Your debts are not primarily consumer debts.** You have nothing to report on this part of the form. *Check this box* and submit this form to the court with your other schedules.



Debtor 1 **Edward J Hovatter**  
Debtor 2 **Kimberly Macaluso Hovatter**

Case number (if known) **19-31483**

8. **From the Statement of Your Current Monthly Income:** Copy your total current monthly income from Official Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14.

\$ **25,000.00**

9. **Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:**

	Total claim
<b>From Part 4 on Schedule E/F, copy the following:</b>	
9a. Domestic support obligations (Copy line 6a.)	\$ <b>0.00</b>
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$ <b>261,794.00</b>
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$ <b>0.00</b>
9d. Student loans. (Copy line 6f.)	\$ <b>0.00</b>
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$ <b>0.00</b>
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$ <b>0.00</b>
9g. <b>Total.</b> Add lines 9a through 9f.	\$ <b>261,794.00</b>

Fill in this information to identify your case and this filing:

Debtor 1 **Edward J Hovatter**  
First Name Middle Name Last Name

Debtor 2 **Kimberly Macaluso Hovatter**  
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: **DISTRICT OF NEW JERSEY**

Case number **19-31483**

☐ Check if this is an amended filing

Official Form 106A/B

Schedule A/B: Property

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In

1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property?

- ☐ No. Go to Part 2.
- ☒ Yes. Where is the property?

1.1

**9 E. Aberdeen Road**

Street address, if available, or other description

**Ocean City** **NJ** **08226-0000**  
City State ZIP Code

**Cape May**  
County

What is the property? Check all that apply

- ☒ Single-family home
- ☐ Duplex or multi-unit building
- ☐ Condominium or cooperative
- ☐ Manufactured or mobile home
- ☐ Land
- ☐ Investment property
- ☐ Timeshare
- ☐ Other

Who has an interest in the property? Check one

- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ☒ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another

Other information you wish to add about this item, such as local property identification number:

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?	Current value of the portion you own?
<b>\$2,250,000.00</b>	<b>\$2,250,000.00</b>

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

**Tenancy by the Entireties**

☒ Check if this is community property (see instructions)

Debtor 1 **Edward J Hovatter**  
Debtor 2 **Kimberly Macaluso Hovatter**

Case number (if known) **19-31483**

**If you own or have more than one, list here:**

1.2

**414 14th Street**

Street address, if available, or other description

**Hammonton NJ 08037-0000**

City State ZIP Code

**Atlantic**

County

**What is the property?** Check all that apply

- ☒ Single-family home  
☐ Duplex or multi-unit building  
☐ Condominium or cooperative  
☐ Manufactured or mobile home  
☐ Land  
☐ Investment property  
☐ Timeshare  
☐ Other

**Who has an interest in the property?** Check one

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☒ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another

**Other information you wish to add about this item, such as local property identification number:**

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

**Current value of the entire property?**

**\$354,900.00**

**Current value of the portion you own?**

**\$354,900.00**

**Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.**

**Tenancy by the Entireties**

☒ **Check if this is community property** (see instructions)

2. **Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here.....=>**

**\$2,604,900.00**

**Part 2: Describe Your Vehicles**

**Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not?** Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on *Schedule G: Executory Contracts and Unexpired Leases*.

3. **Cars, vans, trucks, tractors, sport utility vehicles, motorcycles**

☐ No

☒ Yes

3.1 Make: **Mercedes Benz**

Model: **C300**

Year: **2015**

Approximate mileage: \_\_\_\_\_

Other information:

**Who has an interest in the property?** Check one

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☒ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another

☒ **Check if this is community property** (see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

**Current value of the entire property?**

**\$16,500.00**

**Current value of the portion you own?**

**\$16,500.00**

3.2 Make: **BMW**

Model: **X-1**

Year: **2014**

Approximate mileage: \_\_\_\_\_

Other information:

**Salvage title**

**Who has an interest in the property?** Check one

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☒ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another

☒ **Check if this is community property** (see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

**Current value of the entire property?**

**\$5,500.00**

**Current value of the portion you own?**

**\$5,500.00**

Debtor 1 **Edward J Hovatter**  
Debtor 2 **Kimberly Macaluso Hovatter**

Case number (if known) **19-31483**

3.3 Make: **Range Rover**  
Model: **Evoque**  
Year: **2013**  
Approximate mileage: \_\_\_\_\_  
Other information: \_\_\_\_\_

**Prior accident, salvage value only**

Who has an interest in the property? Check one

- ☐ Debtor 1 only  
☒ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another

☐ Check if this is community property  
(see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?

Current value of the portion you own?

**\$7,000.00**

**\$7,000.00**

3.4 Make: **Mercedes Benz**  
Model: **GLA-250**  
Year: **2015**  
Approximate mileage: \_\_\_\_\_  
Other information: \_\_\_\_\_

Who has an interest in the property? Check one

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☒ At least one of the debtors and another

☐ Check if this is community property  
(see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?

Current value of the portion you own?

**\$15,000.00**

**\$15,000.00**

**4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories**  
*Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories*

- ☒ No  
☐ Yes

**5 Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages you have attached for Part 2. Write that number here.....=>**

**\$44,000.00**

**Part 3: Describe Your Personal and Household Items**

**Do you own or have any legal or equitable interest in any of the following items?**

**Current value of the portion you own?**  
Do not deduct secured claims or exemptions.

**6. Household goods and furnishings**

*Examples: Major appliances, furniture, linens, china, kitchenware*

- ☐ No  
☒ Yes. Describe.....

**2 sofas, 1 kitchen table, 4 chairs, 1 bench, 4 beds, 4 dressers, 3 night tables, 2 occasional chairs, 1 coffee table, 1 ottoman, 2 serving chests**

**\$10,000.00**

**7. Electronics**

*Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games*

- ☐ No  
☒ Yes. Describe.....

**1 Television, 2 cellphones**

**\$2,000.00**

**8. Collectibles of value**

*Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles*

- ☒ No  
☐ Yes. Describe.....

Debtor 1 **Edward J Hovatter**  
Debtor 2 **Kimberly Macaluso Hovatter**

Case number (if known) **19-31483**

**9. Equipment for sports and hobbies**

*Examples:* Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments

- ☒ No  
☐ Yes. Describe.....

**10. Firearms**

*Examples:* Pistols, rifles, shotguns, ammunition, and related equipment

- ☒ No  
☐ Yes. Describe.....

**11. Clothes**

*Examples:* Everyday clothes, furs, leather coats, designer wear, shoes, accessories

- ☐ No  
☒ Yes. Describe.....

**Various work and informal clothes**

**\$2,000.00**

**12. Jewelry**

*Examples:* Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver

- ☐ No  
☒ Yes. Describe.....

**Various small jewlery**

**\$500.00**

**13. Non-farm animals**

*Examples:* Dogs, cats, birds, horses

- ☒ No  
☐ Yes. Describe.....

**14. Any other personal and household items you did not already list, including any health aids you did not list**

- ☒ No  
☐ Yes. Give specific information.....

**15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write that number here .....**

**\$14,500.00**

**Part 4: Describe Your Financial Assets**

**Do you own or have any legal or equitable interest in any of the following?**

**Current value of the portion you own?**  
Do not deduct secured claims or exemptions.

**16. Cash**

*Examples:* Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition

- ☐ No  
☒ Yes.....

**Cash**

**\$250.00**

**17. Deposits of money**

*Examples:* Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.

- ☐ No  
☒ Yes.....

Institution name:

**17.1. Checking**

**TD Bank #\*\*\*\*52**

**\$1,000.00**

Debtor 1 **Edward J Hovatter**  
Debtor 2 **Kimberly Macaluso Hovatter**

Case number (if known) **19-31483**

17.2.	Checking	TD Bank account #*****68	\$275.00
17.3.	Checking	Ocean First account #*****39	\$10.00
17.4.	Checking account associated with HELOC	Republic Bank account #*****53	\$15.00
17.5.	Savings	American Express Personal Savings account #*****37	\$34.00

**18. Bonds, mutual funds, or publicly traded stocks**

*Examples:* Bond funds, investment accounts with brokerage firms, money market accounts

☒ No

☐ Yes..... Institution or issuer name:

**19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture**

☐ No

☒ Yes. Give specific information about them.....

Name of entity:

% of ownership:

**Hovatter Friedman Saputelli & Levi LLP**

**75** %

**Unknown**

**Edward J. Hovatter, Esq. LLC t/a Hovatter Law**

**100** %

**Unknown**

**20. Government and corporate bonds and other negotiable and non-negotiable instruments**

*Negotiable instruments* include personal checks, cashiers' checks, promissory notes, and money orders.

*Non-negotiable instruments* are those you cannot transfer to someone by signing or delivering them.

☒ No

☐ Yes. Give specific information about them

Issuer name:

**21. Retirement or pension accounts**

*Examples:* Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans

☒ No

☐ Yes. List each account separately.

Type of account:

Institution name:

**22. Security deposits and prepayments**

Your share of all unused deposits you have made so that you may continue service or use from a company

*Examples:* Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others

☒ No

☐ Yes. ....

Institution name or individual:

**23. Annuities** (A contract for a periodic payment of money to you, either for life or for a number of years)

☒ No

☐ Yes..... Issuer name and description.

**24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.**

26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).

☒ No

☐ Yes..... Institution name and description. Separately file the records of any interests. 11 U.S.C. § 521(c):

**25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit**

☐ No

☒ Yes. Give specific information about them...

Debtor 1 **Edward J Hovatter**  
Debtor 2 **Kimberly Macaluso Hovatter**

Case number (if known) **19-31483**

**Kimberly Macaluso Hovatter, Trustee of Edward J. Hovatter Irrevocable Life Insurance Trust (owns Metlife, Prudential and US Financial life insurance policies on Edward J. Hovatter)**

**Unknown**

**26. Patents, copyrights, trademarks, trade secrets, and other intellectual property**

*Examples: Internet domain names, websites, proceeds from royalties and licensing agreements*

☒ No

☐ Yes. Give specific information about them...

**27. Licenses, franchises, and other general intangibles**

*Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses*

☐ No

☒ Yes. Give specific information about them...

**NJ Law License**

**Unknown**

**PA Law License**

**Unknown**

**Money or property owed to you?**

**Current value of the portion you own?**  
Do not deduct secured claims or exemptions.

**28. Tax refunds owed to you**

☐ No

☒ Yes. Give specific information about them, including whether you already filed the returns and the tax years.....

**2017 and 2018: Returns filed, to be amended**

**Federal**

**Unknown**

**2017 and 2018, returns filed, to be amended**

**State**

**Unknown**

**29. Family support**

*Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement*

☒ No

☐ Yes. Give specific information.....

**30. Other amounts someone owes you**

*Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else*

☒ No

☐ Yes. Give specific information..

**31. Interests in insurance policies**

*Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance*

☒ No

☐ Yes. Name the insurance company of each policy and list its value.

Company name:

Beneficiary:

Surrender or refund value:

**32. Any interest in property that is due you from someone who has died**

If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died.

☒ No

Debtor 1 **Edward J Hovatter**  
Debtor 2 **Kimberly Macaluso Hovatter**

Case number (if known) **19-31483**

☐ Yes. Give specific information..

**33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment**

*Examples: Accidents, employment disputes, insurance claims, or rights to sue*

☐ No

☒ Yes. Describe each claim.....

Against D. Max Friedman: Breach of fiduciary duty, contribution, contract breach, fraud, fraud in the inducement

Unknown

Against Jeffrey Cohen, Flaster/Greenberg: abuse of civil process, stay violation

Unknown

Against Hovatter Friedman Saputelli & Levi LLP: Indemnification, contribution, distribution

Unknown

Against Matthew Weisberg, Esq.: legal malpractice

Unknown

Against Gregory Saputelli, Esq.: breach of contract, fraud in the inducement

Unknown

**34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims**

☐ No

☒ Yes. Describe each claim.....

Against Kenneth and Randi Friedman: fraud, fraud in the inducement, stay violation

Unknown

Against Charles N. Persing, as Reciever for Hovatter, Friedman Saputelli & Levi LLP: breach of fiduciary duty

Unknown

Against Gary Levi: breach of contract, breach of fiduciary duty, fraudulent transfer

Unknown

**35. Any financial assets you did not already list**

☒ No

☐ Yes. Give specific information..

**36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here.....**

**\$1,584.00**

**Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.**

**37. Do you own or have any legal or equitable interest in any business-related property?**

☒ No. Go to Part 6.

☐ Yes. Go to line 38.

**Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.**  
If you own or have an interest in farmland, list it in Part 1.

**46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?**

☒ No. Go to Part 7.



Debtor 1 **Edward J Hovatter**  
Debtor 2 **Kimberly Macaluso Hovatter**

Case number (if known) **19-31483**

☐ Yes. Go to line 47.

**Part 7:** Describe All Property You Own or Have an Interest in That You Did Not List Above

53. **Do you have other property of any kind you did not already list?**

*Examples: Season tickets, country club membership*

☒ No

☐ Yes. Give specific information.....

54. **Add the dollar value of all of your entries from Part 7. Write that number here .....**

**\$0.00**

**Part 8:** List the Totals of Each Part of this Form

55. <b>Part 1: Total real estate, line 2 .....</b>		<b>\$2,604,900.00</b>
56. <b>Part 2: Total vehicles, line 5</b>	<b>\$44,000.00</b>	
57. <b>Part 3: Total personal and household items, line 15</b>	<b>\$14,500.00</b>	
58. <b>Part 4: Total financial assets, line 36</b>	<b>\$1,584.00</b>	
59. <b>Part 5: Total business-related property, line 45</b>	<b>\$0.00</b>	
60. <b>Part 6: Total farm- and fishing-related property, line 52</b>	<b>\$0.00</b>	
61. <b>Part 7: Total other property not listed, line 54</b>	<b>+</b> <b>\$0.00</b>	
62. <b>Total personal property. Add lines 56 through 61...</b>	<b>\$60,084.00</b>	Copy personal property total <b>\$60,084.00</b>
63. <b>Total of all property on Schedule A/B. Add line 55 + line 62</b>		<b>\$2,664,984.00</b>

## Fill in this information to identify your case:

Debtor 1	<b>Edward J Hovatter</b>		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)	<b>Kimberly Macaluso Hovatter</b>		
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	DISTRICT OF NEW JERSEY		
Case number (if known)	19-31483		

☐ Check if this is an amended filing

## Official Form 106C

## Schedule C: The Property You Claim as Exempt

4/19

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

**Part 1: Identify the Property You Claim as Exempt**

1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.

- ☐ You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
- ☒ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on *Schedule A/B* that you claim as exempt, fill in the information below.

Brief description of the property and line on <i>Schedule A/B</i> that lists this property	Current value of the portion you own <small>Copy the value from <i>Schedule A/B</i></small>	Amount of the exemption you claim <small>Check only one box for each exemption.</small>	Specific laws that allow exemption
9 E. Aberdeen Road Ocean City, NJ 08226 Cape May County Line from <i>Schedule A/B</i> : 1.1	\$2,250,000.00	<input checked="" type="checkbox"/> \$50,300.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(1)
414 14th Street Hammonton, NJ 08037 Atlantic County Line from <i>Schedule A/B</i> : 1.2	\$354,900.00	<input checked="" type="checkbox"/> \$2,650.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(5)
2014 BMW X-1 Salvage title Line from <i>Schedule A/B</i> : 3.2	\$5,500.00	<input checked="" type="checkbox"/> \$4,000.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(2)
2013 Range Rover Evoque Prior accident, salvage value only Line from <i>Schedule A/B</i> : 3.3	\$7,000.00	<input checked="" type="checkbox"/> \$4,000.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(2)
2 sofas, 1 kitchen table, 4 chairs, 1 bench, 4 beds, 4 dressers, 3 night tables, 2 occasional chairs, 1 coffee table, 1 ottoman, 2 serving chests Line from <i>Schedule A/B</i> : 6.1	\$10,000.00	<input checked="" type="checkbox"/> \$10,000.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(3)

Debtor 1 **Edward J Hovatter**  
Debtor 2 **Kimberly Macaluso Hovatter**

Case number (if known) **19-31483**

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own <small>Copy the value from Schedule A/B</small>	Amount of the exemption you claim <small>Check only one box for each exemption.</small>	Specific laws that allow exemption
<b>1 Television, 2 cellphones</b> Line from <i>Schedule A/B</i> : <b>7.1</b>	<b>\$2,000.00</b>	<input checked="" type="checkbox"/> <b>\$2,000.00</b> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<b>11 U.S.C. § 522(d)(3)</b>
<b>Various work and informal clothes</b> Line from <i>Schedule A/B</i> : <b>11.1</b>	<b>\$2,000.00</b>	<input checked="" type="checkbox"/> <b>\$2,000.00</b> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<b>11 U.S.C. § 522(d)(3)</b>
<b>Various small jewelry</b> Line from <i>Schedule A/B</i> : <b>12.1</b>	<b>\$500.00</b>	<input checked="" type="checkbox"/> <b>\$500.00</b> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<b>11 U.S.C. § 522(d)(4)</b>

3. **Are you claiming a homestead exemption of more than \$170,350?**

(Subject to adjustment on 4/01/22 and every 3 years after that for cases filed on or after the date of adjustment.)

- ☒ No
- ☐ Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?
- ☐ No
- ☐ Yes

Fill in this information to identify your case:

Debtor 1 **Edward J Hovatter**  
 First Name Middle Name Last Name

Debtor 2 **Kimberly Macaluso Hovatter**  
 (Spouse if, filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: **DISTRICT OF NEW JERSEY**

Case number **19-31483**  
 (if known)

☐ Check if this is an amended filing

Official Form 106D

Schedule D: Creditors Who Have Claims Secured by Property

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

1. Do any creditors have claims secured by your property?

- ☐ No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.
- ☒ Yes. Fill in all of the information below.

Part 1: List All Secured Claims

2. List all secured claims. If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. As much as possible, list the claims in alphabetical order according to the creditor's name.

Column A	Column B	Column C
Amount of claim Do not deduct the value of collateral.	Value of collateral that supports this claim	Unsecured portion If any
<b>\$53,000.00</b>	<b>\$354,900.00</b>	<b>\$0.00</b>

2.1 **360 Capital LLC**

Creditor's Name

**1003 Shore Road  
Linwood, NJ 08221**

Number, Street, City, State & Zip Code

Describe the property that secures the claim:

**414 14th Street Hammonton, NJ  
08037 Atlantic County**

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed

Nature of lien. Check all that apply.

- ☒ An agreement you made (such as mortgage or secured car loan)  
☐ Statutory lien (such as tax lien, mechanic's lien)  
☐ Judgment lien from a lawsuit  
☒ Other (including a right to offset) **Business Loan**

Who owes the debt? Check one.

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☒ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another  
☒ Check if this claim relates to a community debt

Date debt was incurred

Last 4 digits of account number

2.2 **Citizens Bank NA**

Creditor's Name

**One Citizens Plaza  
Providence, RI 02903**

Number, Street, City, State & Zip Code

Describe the property that secures the claim:

**2015 Mercedes Benz GLA-250**

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed

Nature of lien. Check all that apply.

- ☒ An agreement you made (such as mortgage or secured car loan)  
☐ Statutory lien (such as tax lien, mechanic's lien)  
☐ Judgment lien from a lawsuit  
☐ Other (including a right to offset)

Who owes the debt? Check one.

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☒ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another  
☒ Check if this claim relates to a community debt

Date debt was incurred

Last 4 digits of account number **8572**

Debtor 1 **Edward J Hovatter**

First Name Middle Name Last Name

Case number (if known) **19-31483**

Debtor 2 **Kimberly Macaluso Hovatter**

First Name Middle Name Last Name

2.3 **Jersey Shore Federal Credit Union**

Creditor's Name

**1434 New Road  
Northfield, NJ 08225**

Number, Street, City, State & Zip Code

Describe the property that secures the claim:

**2015 Mercedes Benz C300**

**\$15,000.00**

**\$16,500.00**

**\$0.00**

As of the date you file, the claim is: Check all that apply.

☐ Contingent

☐ Unliquidated

☐ Disputed

Nature of lien. Check all that apply.

☒ An agreement you made (such as mortgage or secured car loan)

☐ Statutory lien (such as tax lien, mechanic's lien)

☐ Judgment lien from a lawsuit

☐ Other (including a right to offset)

Who owes the debt? Check one.

☐ Debtor 1 only

☐ Debtor 2 only

☒ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☒ Check if this claim relates to a community debt

Date debt was incurred

Last 4 digits of account number **5030**

2.4 **Republic Bank**

Creditor's Name

**50 South 16th Street  
Suite #2400  
Philadelphia, PA 19102**

Number, Street, City, State & Zip Code

Describe the property that secures the claim:

**414 14th Street Hammonton, NJ  
08037 Atlantic County**

**\$233,731.99**

**\$354,900.00**

**\$0.00**

As of the date you file, the claim is: Check all that apply.

☐ Contingent

☐ Unliquidated

☐ Disputed

Nature of lien. Check all that apply.

☒ An agreement you made (such as mortgage or secured car loan)

☐ Statutory lien (such as tax lien, mechanic's lien)

☐ Judgment lien from a lawsuit

☒ Other (including a right to offset)

**HELOC**

Who owes the debt? Check one.

☐ Debtor 1 only

☐ Debtor 2 only

☒ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☒ Check if this claim relates to a community debt

Date debt was incurred

Last 4 digits of account number **3801**

Debtor 1 **Edward J Hovatter** Case number (if known) **19-31483**  
 First Name Middle Name Last Name  
 Debtor 2 **Kimberly Macaluso Hovatter**  
 First Name Middle Name Last Name

<b>2.5 Shellpoint Mortgage Servicing</b> Creditor's Name  <b>PO Box 619063</b> <b>Dallas, TX 75261-9063</b> Number, Street, City, State & Zip Code	Describe the property that secures the claim: <div style="border: 1px solid black; padding: 2px;"> <b>9 E. Aberdeen Road Ocean City, NJ 08226 Cape May County</b> </div> As of the date you file, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Nature of lien. Check all that apply. <input checked="" type="checkbox"/> An agreement you made (such as mortgage or secured car loan) <input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien) <input type="checkbox"/> Judgment lien from a lawsuit <input type="checkbox"/> Other (including a right to offset) _____	<b>\$1,894,628.93</b> <b>\$2,250,000.00</b> <b>\$0.00</b>	
---	--	---	--

Who owes the debt? Check one.  
☐ Debtor 1 only  
☐ Debtor 2 only  
☒ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another  
☒ Check if this claim relates to a community debt

Date debt was incurred \_\_\_\_\_ Last 4 digits of account number **4532**

<b>2.6 Town of Hammonton</b> Creditor's Name  <b>100 Central Avenue Hammonton, NJ 08037</b> Number, Street, City, State & Zip Code	Describe the property that secures the claim: <div style="border: 1px solid black; padding: 2px;"> <b>414 14th Street Hammonton, NJ 08037 Atlantic County</b> </div> As of the date you file, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Nature of lien. Check all that apply. <input type="checkbox"/> An agreement you made (such as mortgage or secured car loan) <input checked="" type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien) <input type="checkbox"/> Judgment lien from a lawsuit <input type="checkbox"/> Other (including a right to offset) _____	<b>\$3,422.92</b> <b>\$354,900.00</b> <b>\$0.00</b>	
--	--	---	--

Who owes the debt? Check one.  
☐ Debtor 1 only  
☐ Debtor 2 only  
☒ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another  
☒ Check if this claim relates to a community debt

Date debt was incurred \_\_\_\_\_ Last 4 digits of account number \_\_\_\_\_

Add the dollar value of your entries in Column A on this page. Write that number here:	<b>\$2,213,236.84</b>
If this is the last page of your form, add the dollar value totals from all pages. Write that number here:	<b>\$2,213,236.84</b>

**Part 2: List Others to Be Notified for a Debt That You Already Listed**

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

<input type="checkbox"/> Name, Number, Street, City, State & Zip Code <b>Rebecca McDowell, Esq.</b> <b>Saldutti Law Group</b> <b>800 N. Kings Highway Suite 300</b> <b>Cherry Hill, NJ 08034</b>	On which line in Part 1 did you enter the creditor? <b>2.3</b> Last 4 digits of account number _____
--	---

**Fill in this information to identify your case:**

Debtor 1 **Edward J Hovatter**  
First Name Middle Name Last Name

Debtor 2 **Kimberly Macaluso Hovatter**  
(Spouse if, filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: **DISTRICT OF NEW JERSEY**

Case number **19-31483**  
(if known)

☐ Check if this is an amended filing

**Official Form 106E/F**

**Schedule E/F: Creditors Who Have Unsecured Claims**

**12/15**

Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on Schedule A/B: Property (Official Form 106A/B) and on Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G). Do not include any creditors with partially secured claims that are listed in Schedule D: Creditors Who Have Claims Secured by Property. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. If you have no information to report in a Part, do not file that Part. On the top of any additional pages, write your name and case number (if known).

**Part 1: List All of Your PRIORITY Unsecured Claims**

**1. Do any creditors have priority unsecured claims against you?**

☐ No. Go to Part 2.

☒ Yes.

**2. List all of your priority unsecured claims.** If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. If a claim has both priority and nonpriority amounts, list that claim here and show both priority and nonpriority amounts. As much as possible, list the claims in alphabetical order according to the creditor's name. If you have more than two priority unsecured claims, fill out the Continuation Page of Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.

(For an explanation of each type of claim, see the instructions for this form in the instruction booklet.)

		Total claim	Priority amount	Nonpriority amount	
2.1	<b>Internal Revenue Service</b> <small>Priority Creditor's Name</small> <b>PO Box 931000</b> <b>Louisville, KY 40293-1000</b> <small>Number Street City State Zip Code</small> <b>Who incurred the debt?</b> Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input checked="" type="checkbox"/> Check if this claim is for a community debt <b>Is the claim subject to offset?</b> <input type="checkbox"/> No <input checked="" type="checkbox"/> Yes	<b>Last 4 digits of account number</b> _____ <b>When was the debt incurred?</b> <b>2017-2018</b>	<b>\$238,814.00</b> <b>0</b>	<b>\$238,814.00</b>	<b>\$0.00</b>
<b>As of the date you file, the claim is:</b> Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input checked="" type="checkbox"/> Disputed <b>Type of PRIORITY unsecured claim:</b> <input type="checkbox"/> Domestic support obligations <input checked="" type="checkbox"/> Taxes and certain other debts you owe the government <input type="checkbox"/> Claims for death or personal injury while you were intoxicated <input type="checkbox"/> Other. Specify _____					

Debtor 1 **Edward J Hovatter**  
Debtor 2 **Kimberly Macaluso Hovatter**

Case number (if known) **19-31483**

2.2	<b>State of New Jersey</b> Priority Creditor's Name <b>NJ Division of Taxation</b> <b>Revenue Processing Center</b> <b>PO Box 643</b> <b>Trenton, NJ 08646-0643</b> Number Street City State Zip Code	Last 4 digits of account number <b>\$22,980.00</b> When was the debt incurred?	<b>\$22,980.00</b> <b>\$22,980.00</b> <b>\$0.00</b>
Who incurred the debt? Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input checked="" type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input type="checkbox"/> No <input checked="" type="checkbox"/> Yes		As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input checked="" type="checkbox"/> Disputed Type of PRIORITY unsecured claim: <input type="checkbox"/> Domestic support obligations <input checked="" type="checkbox"/> Taxes and certain other debts you owe the government <input type="checkbox"/> Claims for death or personal injury while you were intoxicated <input type="checkbox"/> Other. Specify _____ <b>2018 Income Tax</b>	

**Part 2: List All of Your NONPRIORITY Unsecured Claims**

**3. Do any creditors have nonpriority unsecured claims against you?**

- ☐ No. You have nothing to report in this part. Submit this form to the court with your other schedules.  
☒ Yes.

**4. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim.** If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. If you have more than three nonpriority unsecured claims fill out the Continuation Page of Part 2.

4.1	<b>American Express</b> Nonpriority Creditor's Name <b>PO Box 650448</b> <b>Dallas, TX 75265-0048</b> Number Street City State Zip Code Who incurred the debt? Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input checked="" type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	Last 4 digits of account number <b>1008</b> When was the debt incurred? <b>various</b> As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <b>Credit Card</b>	Total claim <b>\$16,500.00</b>
-----	--	--	-----------------------------------



Debtor 1 **Edward J Hovatter**  
Debtor 2 **Kimberly Macaluso Hovatter**

Case number (if known) **19-31483**

4.2	<b>Apex Asset Management</b> Nonpriority Creditor's Name <b>PO Box 5407</b> <b>Lancaster, PA 17606-5407</b> Number Street City State Zip Code <b>Who incurred the debt?</b> Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input checked="" type="checkbox"/> Check if this claim is for a community debt <b>Is the claim subject to offset?</b> <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	<b>Last 4 digits of account number</b> <u>8912</u> <span style="float: right;"><b>\$688.41</b></span> <b>When was the debt incurred?</b> <u>2018</u> <b>As of the date you file, the claim is:</b> Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <b>Type of NONPRIORITY unsecured claim:</b> <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <u>Medical bill</u>
-----	--	---

4.3	<b>Atlantic City Electric</b> Nonpriority Creditor's Name <b>PO Box 17006</b> <b>Wilmington, DE 19850-7006</b> Number Street City State Zip Code <b>Who incurred the debt?</b> Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input checked="" type="checkbox"/> Check if this claim is for a community debt <b>Is the claim subject to offset?</b> <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	<b>Last 4 digits of account number</b> _____ <span style="float: right;"><b>\$0.00</b></span> <b>When was the debt incurred?</b> _____ <b>As of the date you file, the claim is:</b> Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <b>Type of NONPRIORITY unsecured claim:</b> <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <u>Notice purposes</u>
-----	---	--

4.4	<b>Best Buy Credit Services</b> Nonpriority Creditor's Name <b>PO Box 9001007</b> <b>Louisville, KY 40290-1007</b> Number Street City State Zip Code <b>Who incurred the debt?</b> Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input checked="" type="checkbox"/> Check if this claim is for a community debt <b>Is the claim subject to offset?</b> <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	<b>Last 4 digits of account number</b> <u>8408</u> <span style="float: right;"><b>\$1,130.94</b></span> <b>When was the debt incurred?</b> <u>various</u> <b>As of the date you file, the claim is:</b> Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <b>Type of NONPRIORITY unsecured claim:</b> <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <u>credit card</u>
-----	---	---

Debtor 1 **Edward J Hovatter**  
Debtor 2 **Kimberly Macaluso Hovatter**

Case number (if known) **19-31483**

4.5	<b>C.O.S. Construction LLC</b> Nonpriority Creditor's Name <b>5 Cobbler Court</b> <b>Sewell, NJ 08080</b> Number Street City State Zip Code <b>Who incurred the debt?</b> Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input checked="" type="checkbox"/> <b>Check if this claim is for a community debt</b> <b>Is the claim subject to offset?</b> <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	<b>Last 4 digits of account number</b> _____ <b>When was the debt incurred?</b> _____ <b>As of the date you file, the claim is:</b> Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <b>Type of NONPRIORITY unsecured claim:</b> <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify _____	<b>\$4,000.00</b>
-----	---	--	-------------------

4.6	<b>Charles Persing, CPA</b> Nonpriority Creditor's Name <b>347 Mount Pleasant Avenue</b> <b>West Orange, NJ 07052</b> Number Street City State Zip Code <b>Who incurred the debt?</b> Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input checked="" type="checkbox"/> At least one of the debtors and another <input checked="" type="checkbox"/> <b>Check if this claim is for a community debt</b> <b>Is the claim subject to offset?</b> <input type="checkbox"/> No <input checked="" type="checkbox"/> Yes	<b>Last 4 digits of account number</b> _____ <b>When was the debt incurred?</b> <b>2018</b> <b>As of the date you file, the claim is:</b> Check all that apply <input checked="" type="checkbox"/> Contingent <input checked="" type="checkbox"/> Unliquidated <input checked="" type="checkbox"/> Disputed <b>Type of NONPRIORITY unsecured claim:</b> <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <b>Charles N. Persing reciever claim</b>	<b>\$176,000.00</b>
-----	---	--	---------------------

4.7	<b>Coastal Pools</b> Nonpriority Creditor's Name <b>501 W. Patcong Avenue</b> <b>Linwood, NJ 08221</b> Number Street City State Zip Code <b>Who incurred the debt?</b> Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input checked="" type="checkbox"/> <b>Check if this claim is for a community debt</b> <b>Is the claim subject to offset?</b> <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	<b>Last 4 digits of account number</b> _____ <b>When was the debt incurred?</b> <b>2019</b> <b>As of the date you file, the claim is:</b> Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <b>Type of NONPRIORITY unsecured claim:</b> <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <b>Pool services</b>	<b>\$1,900.00</b>
-----	--	---	-------------------

Case number (if known) **19-31483**

<div style="border-bottom: 1px solid black; margin-bottom: 5px;"> <b>Comcast</b> </div> <div>Nonpriority Creditor's Name</div> <div style="border-bottom: 1px solid black; margin-bottom: 5px;"> <b>1 Comcast Center</b>  <b>Philadelphia, PA 19103</b> </div> <div>Number Street City State Zip Code</div> <div>Who incurred the debt? Check one.</div> <div style="margin-top: 10px;"> <input type="checkbox"/> Debtor 1 only  <input type="checkbox"/> Debtor 2 only  <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only  <input type="checkbox"/> At least one of the debtors and another         </div> <div style="margin-top: 10px;"> <input checked="" type="checkbox"/> Check if this claim is for a community debt         </div> <div>Is the claim subject to offset?</div> <div style="margin-top: 10px;"> <input checked="" type="checkbox"/> No  <input type="checkbox"/> Yes         </div>	<div style="border-bottom: 1px solid black; margin-bottom: 5px;"> <b>Last 4 digits of account number</b> </div> <div>When was the debt incurred? <b>various</b></div> <div style="border-bottom: 1px solid black; margin-top: 10px;"> <b>As of the date you file, the claim is:</b> Check all that apply         </div> <div style="margin-top: 10px;"> <input type="checkbox"/> Contingent  <input type="checkbox"/> Unliquidated  <input type="checkbox"/> Disputed         </div> <div> <b>Type of NONPRIORITY unsecured claim:</b>  <input type="checkbox"/> Student loans  <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims  <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts  <input checked="" type="checkbox"/> Other. Specify         </div>	<div style="border-bottom: 1px solid black; margin-bottom: 5px;"> <b>\$391.46</b> </div>
--	---	--

<div style="border-bottom: 1px solid black; margin-bottom: 5px;"> <b>Comenity Bank</b> </div> <div style="margin-bottom: 5px;">Nonpriority Creditor's Name</div> <div style="margin-bottom: 5px;"><b>PO Box 182273</b></div> <div style="margin-bottom: 5px;"><b>Columbus, OH 43218-2273</b></div> <div style="margin-bottom: 5px;">Number Street City State Zip Code</div> <div style="margin-bottom: 5px;">Who incurred the debt? Check one.</div> <div style="margin-bottom: 5px;"> <input type="checkbox"/> Debtor 1 only         </div> <div style="margin-bottom: 5px;"> <input type="checkbox"/> Debtor 2 only         </div> <div style="margin-bottom: 5px;"> <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only         </div> <div style="margin-bottom: 5px;"> <input type="checkbox"/> At least one of the debtors and another         </div> <div style="margin-bottom: 5px;"> <input checked="" type="checkbox"/> Check if this claim is for a community debt         </div> <div style="margin-bottom: 5px;">Is the claim subject to offset?</div> <div style="margin-bottom: 5px;"> <input checked="" type="checkbox"/> No         </div> <div style="margin-bottom: 5px;"> <input type="checkbox"/> Yes         </div>	<div style="border-bottom: 1px solid black; margin-bottom: 5px;">           Last 4 digits of account number    <b>4409</b> </div> <div style="margin-bottom: 5px;">           When was the debt incurred?    <b>various</b> </div> <div style="margin-bottom: 5px;">           As of the date you file, the claim is: Check all that apply         </div> <div style="margin-bottom: 5px;"> <input type="checkbox"/> Contingent         </div> <div style="margin-bottom: 5px;"> <input type="checkbox"/> Unliquidated         </div> <div style="margin-bottom: 5px;"> <input type="checkbox"/> Disputed         </div> <div style="margin-bottom: 5px;"> <b>Type of NONPRIORITY unsecured claim:</b> </div> <div style="margin-bottom: 5px;"> <input type="checkbox"/> Student loans         </div> <div style="margin-bottom: 5px;"> <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims         </div> <div style="margin-bottom: 5px;"> <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts         </div> <div style="margin-bottom: 5px;"> <input checked="" type="checkbox"/> Other. Specify <b>Pier 1 credit card</b> </div>	<div style="border-bottom: 1px solid black; margin-bottom: 5px;"> <b>\$250.00</b> </div>
--	---	--

<div style="border: 1px solid black; padding: 2px; margin-bottom: 5px;">4.1 0</div> <div style="border-bottom: 1px solid black; padding-bottom: 5px;"> <b>Comenity Bank</b>  Nonpriority Creditor's Name  <b>PO Box 182273</b>  <b>Columbus, OH 43218-2273</b>  Number Street City State Zip Code </div> <p><b>Who incurred the debt?</b> Check one.</p> <p><input type="checkbox"/> Debtor 1 only</p> <p><input checked="" type="checkbox"/> Debtor 2 only</p> <p><input type="checkbox"/> Debtor 1 and Debtor 2 only</p> <p><input type="checkbox"/> At least one of the debtors and another</p> <p><input type="checkbox"/> <b>Check if this claim is for a community debt</b></p> <p><b>Is the claim subject to offset?</b></p> <p><input checked="" type="checkbox"/> No</p> <p><input type="checkbox"/> Yes</p>	<div style="border-bottom: 1px solid black; padding-bottom: 5px;"> <b>Last 4 digits of account number</b>      <b>9995</b> </div> <div style="border-bottom: 1px solid black; padding-bottom: 5px;"> <b>When was the debt incurred?</b>      <b>various</b> </div> <p><b>As of the date you file, the claim is:</b> Check all that apply</p> <p><input type="checkbox"/> Contingent</p> <p><input type="checkbox"/> Unliquidated</p> <p><input type="checkbox"/> Disputed</p> <p><b>Type of NONPRIORITY unsecured claim:</b></p> <p><input type="checkbox"/> Student loans</p> <p><input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims</p> <p><input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts</p> <p><input checked="" type="checkbox"/> Other. Specify <b>VS cc</b></p>	<div style="border-bottom: 1px solid black; padding-bottom: 5px;"> <b>\$925.00</b> </div>
---	---	---

Debtor 1 **Edward J Hovatter**  
Debtor 2 **Kimberly Macaluso Hovatter**

Case number (if known) **19-31483**

4.1 1	<b>Comenity Capital Bank</b> Nonpriority Creditor's Name <b>PO Box 183003</b> <b>Columbus, OH 43218</b> Number Street City State Zip Code Who incurred the debt? Check one. <input type="checkbox"/> Debtor 1 only <input checked="" type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	Last 4 digits of account number <b>1105</b> <b>\$5,500.00</b> When was the debt incurred? <b>various</b> As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <b>Ballard cc</b>
----------	---	--

4.1 2	<b>Gary W. Levi</b> Nonpriority Creditor's Name <b>5 Penny Lane</b> <b>Medford, NJ 08055</b> Number Street City State Zip Code Who incurred the debt? Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input type="checkbox"/> No <input checked="" type="checkbox"/> Yes	Last 4 digits of account number _____ <b>\$50,000.00</b> When was the debt incurred? _____ As of the date you file, the claim is: Check all that apply <input checked="" type="checkbox"/> Contingent <input checked="" type="checkbox"/> Unliquidated <input checked="" type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <b>Return of partnership capital</b>
----------	--	--

4.1 3	<b>Jeffrey Sponder,</b> Nonpriority Creditor's Name <b>One Newark Center</b> <b>Office of the US Trustee</b> <b>Newark, NJ 07102</b> Number Street City State Zip Code Who incurred the debt? Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input checked="" type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	Last 4 digits of account number _____ <b>\$0.00</b> When was the debt incurred? _____ As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <b>Notice purposes</b>
----------	--	--

Debtor 1 **Edward J Hovatter**  
Debtor 2 **Kimberly Macaluso Hovatter**

Case number (if known) **19-31483**

4.1 4	<b>Kenneth and Randi Friedman</b> Nonpriority Creditor's Name <b>836 Matlack Drive</b> <b>Moorestown, NJ 08057</b> Number Street City State Zip Code Who incurred the debt? Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input checked="" type="checkbox"/> At least one of the debtors and another <input checked="" type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input type="checkbox"/> No <input checked="" type="checkbox"/> Yes	Last 4 digits of account number _____ <b>\$153,000.00</b> When was the debt incurred? _____ As of the date you file, the claim is: Check all that apply <input checked="" type="checkbox"/> Contingent <input checked="" type="checkbox"/> Unliquidated <input checked="" type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <b>HFSL start-up loan guaranty: 1/3 plus fees</b>
----------	---	---

4.1 5	<b>Lourdes Cardiology Services</b> Nonpriority Creditor's Name <b>PO Box 824699</b> <b>Philadelphia, PA 19182-4699</b> Number Street City State Zip Code Who incurred the debt? Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input checked="" type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	Last 4 digits of account number <b>7065</b> <b>\$939.43</b> When was the debt incurred? <b>2018</b> As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <b>Medical services</b>
----------	---	--

4.1 6	<b>Madison Ventures LLC et al.</b> Nonpriority Creditor's Name <b>413 Teal Court</b> <b>Moorestown, NJ 08057</b> Number Street City State Zip Code Who incurred the debt? Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input checked="" type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	Last 4 digits of account number _____ <b>\$28,000.00</b> When was the debt incurred? <b>2018</b> As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <b>Settlement with Paul DiFiore, Madison Ventures, Inch x Inch Construction LLC</b>
----------	--	---

Debtor 1 **Edward J Hovatter**  
Debtor 2 **Kimberly Macaluso Hovatter**

Case number (if known) **19-31483**

4.1 7	<b>Needleman Management</b> Nonpriority Creditor's Name <b>1060 North Kings Highway, Suite 250</b> <b>Cherry Hill, NJ 08034</b> Number Street City State Zip Code Who incurred the debt? Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input checked="" type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	Last 4 digits of account number _____ <b>Unknown</b>  When was the debt incurred? _____  As of the date you file, the claim is: Check all that apply  <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <b>1000 Haddonfield-Berlin Road Suite 209 lease</b>
----------	---	---

4.1 8	<b>Networks Plus</b> Nonpriority Creditor's Name <b>504 Rt. 130 Suite 110</b> <b>Cinnaminson, NJ 08077</b> Number Street City State Zip Code Who incurred the debt? Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	Last 4 digits of account number _____ <b>\$267.95</b>  When was the debt incurred? _____  As of the date you file, the claim is: Check all that apply  <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify _____
----------	--	--

4.1 9	<b>New Jersey American Water</b> Nonpriority Creditor's Name <b>PO Box 371331</b> <b>Pittsburgh, PA 15250-7331</b> Number Street City State Zip Code Who incurred the debt? Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input checked="" type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	Last 4 digits of account number _____ <b>\$650.00</b>  When was the debt incurred? _____  As of the date you file, the claim is: Check all that apply  <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify _____
----------	---	--

Debtor 1 **Edward J Hovatter**  
Debtor 2 **Kimberly Macaluso Hovatter**

Case number (if known) **19-31483**

4.2  
0

**New Jersey Urology LLC**

Nonpriority Creditor's Name

**1515 Broad Street, Suite B130  
Bloomfield, NJ 07003-3002**

Number Street City State Zip Code

**Who incurred the debt?** Check one.

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☒ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another

☒ **Check if this claim is for a community debt**

**Is the claim subject to offset?**

- ☒ No  
☐ Yes

Last 4 digits of account number **3343**

**\$3,304.46**

When was the debt incurred? **2018**

**As of the date you file, the claim is:** Check all that apply

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed

**Type of NONPRIORITY unsecured claim:**

- ☐ Student loans  
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
☐ Debts to pension or profit-sharing plans, and other similar debts  
☒ Other. Specify **Medical bill**

4.2  
1

**Nordstrom**

Nonpriority Creditor's Name

**PO Box 79139  
Phoenix, AZ 85062-9139**

Number Street City State Zip Code

**Who incurred the debt?** Check one.

- ☐ Debtor 1 only  
☒ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another

☐ **Check if this claim is for a community debt**

**Is the claim subject to offset?**

- ☒ No  
☐ Yes

Last 4 digits of account number **7215**

**\$5,800.00**

When was the debt incurred? **various**

**As of the date you file, the claim is:** Check all that apply

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed

**Type of NONPRIORITY unsecured claim:**

- ☐ Student loans  
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
☐ Debts to pension or profit-sharing plans, and other similar debts  
☒ Other. Specify **credit card**

4.2  
2

**Optimum Outcome**

Nonpriority Creditor's Name

**PO Box 660943  
Dallas, TX 75226-0943**

Number Street City State Zip Code

**Who incurred the debt?** Check one.

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☒ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another

☒ **Check if this claim is for a community debt**

**Is the claim subject to offset?**

- ☒ No  
☐ Yes

Last 4 digits of account number **8238**

**\$4,646.64**

When was the debt incurred? **2018**

**As of the date you file, the claim is:** Check all that apply

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed

**Type of NONPRIORITY unsecured claim:**

- ☐ Student loans  
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
☐ Debts to pension or profit-sharing plans, and other similar debts  
☒ Other. Specify **Medical bill**

Debtor 1 **Edward J Hovatter**  
Debtor 2 **Kimberly Macaluso Hovatter**

Case number (if known) **19-31483**

4.2 3	<b>South Jersey Gas</b> Nonpriority Creditor's Name <b>PO Box 557</b> <b>Hammonton, NJ 08037-9927</b> Number Street City State Zip Code Who incurred the debt? Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input checked="" type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	Last 4 digits of account number _____ <b>\$0.00</b>  When was the debt incurred? _____  As of the date you file, the claim is: Check all that apply  <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <b>Type of NONPRIORITY unsecured claim:</b> <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <b>Notice purposes</b>
----------	--	--

4.2 4	<b>Sprint</b> Nonpriority Creditor's Name <b>PO Box 4191</b> <b>Carol Stream, IL 60197-4191</b> Number Street City State Zip Code Who incurred the debt? Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input checked="" type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	Last 4 digits of account number _____ <b>\$0.00</b>  When was the debt incurred? _____  As of the date you file, the claim is: Check all that apply  <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <b>Type of NONPRIORITY unsecured claim:</b> <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <b>Notice purposes</b>
----------	--	--

4.2 5	<b>TD Bank</b> Nonpriority Creditor's Name <b>PO Box 84037</b> <b>Columbus, GA 31908-4037</b> Number Street City State Zip Code Who incurred the debt? Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input checked="" type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	Last 4 digits of account number <b>9369</b> <b>\$16,869.29</b>  When was the debt incurred? <b>various</b>  As of the date you file, the claim is: Check all that apply  <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <b>Type of NONPRIORITY unsecured claim:</b> <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <b>Credit card</b>
----------	--	--



Debtor 1 **Edward J Hovatter**  
Debtor 2 **Kimberly Macaluso Hovatter**

Case number (if known) **19-31483**

4.2 6	<b>Thomas Bielli</b> Nonpriority Creditor's Name <b>Bielli &amp; Klauder</b> <b>1500 Walnut Street Suite 900</b> <b>Philadelphia, PA 19102</b> Number Street City State Zip Code Who incurred the debt? Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input checked="" type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	Last 4 digits of account number _____ <b>\$0.00</b>  When was the debt incurred? _____  As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <b>Notice purposes</b>
----------	--	---

**Part 3: List Others to Be Notified About a Debt That You Already Listed**

5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

Name and Address <b>Holly Smith-Miller</b> <b>1628 John F. Kennedy Boulevard</b> <b>Suite 1901</b> <b>Philadelphia, PA 19103</b>	On which entry in Part 1 or Part 2 did you list the original creditor? Line <b>4.6</b> of (Check one): <input type="checkbox"/> Part 1: Creditors with Priority Unsecured Claims <input checked="" type="checkbox"/> Part 2: Creditors with Nonpriority Unsecured Claims
Name and Address <b>Inch x Inch Construction LLC</b> <b>413 Teal Court</b> <b>Moorestown, NJ 08057</b>	On which entry in Part 1 or Part 2 did you list the original creditor? Line <b>4.16</b> of (Check one): <input type="checkbox"/> Part 1: Creditors with Priority Unsecured Claims <input checked="" type="checkbox"/> Part 2: Creditors with Nonpriority Unsecured Claims
Name and Address <b>Jeff Cohen</b> <b>Flaster/Greenberg</b> <b>1835 Market St. Suite 1050</b> <b>Philadelphia, PA 19103</b>	On which entry in Part 1 or Part 2 did you list the original creditor? Line <b>4.14</b> of (Check one): <input type="checkbox"/> Part 1: Creditors with Priority Unsecured Claims <input checked="" type="checkbox"/> Part 2: Creditors with Nonpriority Unsecured Claims
Name and Address <b>Jeffrey Kurtzman</b> <b>Kurtzman Steady</b> <b>401 S. 2nd Street, Suite 200</b> <b>Philadelphia, PA 19147</b>	On which entry in Part 1 or Part 2 did you list the original creditor? Line <b>4.12</b> of (Check one): <input type="checkbox"/> Part 1: Creditors with Priority Unsecured Claims <input checked="" type="checkbox"/> Part 2: Creditors with Nonpriority Unsecured Claims
Name and Address <b>Paul DiFiori</b> <b>413 Teal Court</b> <b>Moorestown, NJ 08057</b>	On which entry in Part 1 or Part 2 did you list the original creditor? Line <b>4.16</b> of (Check one): <input type="checkbox"/> Part 1: Creditors with Priority Unsecured Claims <input checked="" type="checkbox"/> Part 2: Creditors with Nonpriority Unsecured Claims

**Part 4: Add the Amounts for Each Type of Unsecured Claim**

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

		Total Claim	
Total claims	6a. Domestic support obligations	6a. \$	<b>0.00</b>

Debtor 1 **Edward J Hovatter**  
Debtor 2 **Kimberly Macaluso Hovatter**

Case number (if known) **19-31483**

from Part 1

- 6b. **Taxes and certain other debts you owe the government**  
6c. **Claims for death or personal injury while you were intoxicated**  
6d. **Other.** Add all other priority unsecured claims. Write that amount here.

6b. \$ **261,794.00**  
6c. \$ **0.00**  
6d. \$ **0.00**

- 6e. **Total Priority.** Add lines 6a through 6d.

6e. \$ **261,794.00**

Total  
claims  
from Part 2

- 6f. **Student loans**

6f. \$ **Total Claim 0.00**

- 6g. **Obligations arising out of a separation agreement or divorce that you did not report as priority claims**  
6h. **Debts to pension or profit-sharing plans, and other similar debts**  
6i. **Other.** Add all other nonpriority unsecured claims. Write that amount here.

6g. \$ **0.00**  
6h. \$ **0.00**  
6i. \$ **470,763.58**

- 6j. **Total Nonpriority.** Add lines 6f through 6i.

6j. \$ **470,763.58**

**Fill in this information to identify your case:**

Debtor 1 **Edward J Hovatter**  
First Name Middle Name Last Name

Debtor 2 **Kimberly Macaluso Hovatter**  
(Spouse if, filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: **DISTRICT OF NEW JERSEY**

Case number **19-31483**  
(if known)

☐ Check if this is an amended filing

**Official Form 106G**

**Schedule G: Executory Contracts and Unexpired Leases**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

1. **Do you have any executory contracts or unexpired leases?**  
☐ No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.  
☒ Yes. Fill in all of the information below even if the contacts of leases are listed on *Schedule A/B:Property* (Official Form 106 A/B).
2. **List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone).** See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease Name, Number, Street, City, State and ZIP Code		State what the contract or lease is for
2.1	<b>Albert Casalnova/Keller Williams Realty</b> <b>802 Tilton Road</b> <b>Suite 202</b> <b>Northfield, NJ 08225</b>	<b>Listing agreement for 414 14th St. Hammonton property</b>
2.2	<b>Sage Givens</b>	<b>Tulip Street, Philadelphia rental for lease: cosigner</b>

Fill in this information to identify your case:

Debtor 1 **Edward J Hovatter**  
First Name Middle Name Last Name

Debtor 2 **Kimberly Macaluso Hovatter**  
(Spouse if, filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: **DISTRICT OF NEW JERSEY**

Case number **19-31483**  
(if known)

☐ Check if this is an amended filing

## Official Form 106H Schedule H: Your Codebtors

12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

1. Do you have any codebtors? (If you are filing a joint case, do not list either spouse as a codebtor.

- ☐ No  
☒ Yes

2. Within the last 8 years, have you lived in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)

- ☒ No. Go to line 3.  
☐ Yes. Did your spouse, former spouse, or legal equivalent live with you at the time?

3. In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line 2 again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

Column 1: Your codebtor  
Name, Number, Street, City, State and ZIP Code

Column 2: The creditor to whom you owe the debt  
Check all schedules that apply:

3.1 **Hovatter Friedman Saputelli & Levi LLP**  
**3221 NJ-38 #300**  
**Mount Laurel, NJ 08054**  
**Primary obligor**

☐ Schedule D, line \_\_\_\_\_  
☒ Schedule E/F, line **4.14**  
☐ Schedule G \_\_\_\_\_  
**Kenneth and Randi Friedman**

3.2 **Hovatter Friedman Saputelli & Levi LLP**  
**3221 NJ-38 #300**  
**Mount Laurel, NJ 08054**  
**Joint and Several**

☐ Schedule D, line \_\_\_\_\_  
☒ Schedule E/F, line **4.6**  
☐ Schedule G \_\_\_\_\_  
**Charles Persing, CPA**

3.3 **Hovatter Friedman Saputelli & Levi LLP**  
**3221 NJ-38 #300**  
**Mount Laurel, NJ 08054**  
**Joint and several per settlement**

☐ Schedule D, line \_\_\_\_\_  
☒ Schedule E/F, line **4.16**  
☐ Schedule G \_\_\_\_\_  
**Madison Ventures LLC et al.**

Debtor 1 **Edward J Hovatter**  
**Kimberly Macaluso Hovatter**

Case number (if known) **19-31483**

**Additional Page to List More Codebtors**

*Column 1: Your codebtor*

*Column 2: The creditor to whom you owe the debt*  
Check all schedules that apply:

3.4 **Hovatter Friedman Saputelli & Levi LLP**  
**3221 NJ-38 #300**  
**Mount Laurel, NJ 08054**

☐ Schedule D, line \_\_\_\_\_  
☒ Schedule E/F, line **4.17**  
☐ Schedule G \_\_\_\_\_  
**Needleman Management**

3.5 **Marc and Lisa Stofman**  
**4 Polo Ct.**  
**Cherry Hill, NJ 08003**  
**Joint and Several**

☐ Schedule D, line \_\_\_\_\_  
☒ Schedule E/F, line **4.6**  
☐ Schedule G \_\_\_\_\_  
**Charles Persing, CPA**

3.6 **A. Hovatter**

☐ Schedule D, line \_\_\_\_\_  
☐ Schedule E/F, line \_\_\_\_\_  
☒ Schedule G **2.2**  
**Sage Givens**

Fill in this information to identify your case:

Debtor 1 Edward J Hovatter

Debtor 2 Kimberly Macaluso Hovatter  
(Spouse, if filing)

United States Bankruptcy Court for the: DISTRICT OF NEW JERSEY

Case number 19-31483  
(If known)

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing postpetition chapter 13 income as of the following date:

MM / DD / YYYY

## Official Form 106I

### Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

#### Part 1: Describe Employment

		Debtor 1	Debtor 2 or non-filing spouse
<b>1. Fill in your employment information.</b>  If you have more than one job, attach a separate page with information about additional employers.  Include part-time, seasonal, or self-employed work.  Occupation may include student or homemaker, if it applies.	<b>Employment status</b>	<input checked="" type="checkbox"/> Employed <input type="checkbox"/> Not employed	<input checked="" type="checkbox"/> Employed <input type="checkbox"/> Not employed
	<b>Occupation</b>	<u>Attorney</u>	<u>Billing Clerk</u>
	<b>Employer's name</b>	<u>Lauletta Birnbaum</u>	<u>Lauletta Birnbaum</u>
	<b>Employer's address</b>	<u>591 Manuta Blvd. Suite 200 Sewell, NJ 08080</u>	<u>591 Manuta Blvd. Suite 200 Sewell, NJ 08080</u>
	<b>How long employed there?</b>	<u>11 months</u>	<u>4 months</u>

#### Part 2: Give Details About Monthly Income

**Estimate monthly income as of the date you file this form.** If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

	For Debtor 1	For Debtor 2 or non-filing spouse
2. <b>List monthly gross wages, salary, and commissions</b> (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.	\$ <u>22,000.00</u>	\$ <u>3,000.00</u>
3. <b>Estimate and list monthly overtime pay.</b>	+\$ <u>0.00</u>	+\$ <u>0.00</u>
4. <b>Calculate gross income.</b> Add line 2 + line 3.	\$ <u>22,000.00</u>	\$ <u>3,000.00</u>

Debtor 1 **Edward J Hovatter**  
Debtor 2 **Kimberly Macaluso Hovatter**

Case number (if known) **19-31483**

	For Debtor 1	For Debtor 2 or non-filing spouse
Copy line 4 here	4. \$ <b>22,000.00</b>	\$ <b>3,000.00</b>
<b>5. List all payroll deductions:</b>		
5a. Tax, Medicare, and Social Security deductions	5a. \$ <b>0.00</b>	\$ <b>465.02</b>
5b. Mandatory contributions for retirement plans	5b. \$ <b>0.00</b>	\$ <b>0.00</b>
5c. Voluntary contributions for retirement plans	5c. \$ <b>0.00</b>	\$ <b>0.00</b>
5d. Required repayments of retirement fund loans	5d. \$ <b>0.00</b>	\$ <b>0.00</b>
5e. Insurance	5e. \$ <b>1,250.00</b>	\$ <b>0.00</b>
5f. Domestic support obligations	5f. \$ <b>0.00</b>	\$ <b>0.00</b>
5g. Union dues	5g. \$ <b>0.00</b>	\$ <b>0.00</b>
5h. Other deductions. Specify:	5h.+ \$ <b>0.00</b>	+ \$ <b>0.00</b>
<b>6. Add the payroll deductions.</b> Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6. \$ <b>1,250.00</b>	\$ <b>465.02</b>
<b>7. Calculate total monthly take-home pay.</b> Subtract line 6 from line 4.	7. \$ <b>20,750.00</b>	\$ <b>2,534.98</b>
<b>8. List all other income regularly received:</b>		
8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a. \$ <b>0.00</b>	\$ <b>0.00</b>
8b. Interest and dividends	8b. \$ <b>0.00</b>	\$ <b>0.00</b>
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c. \$ <b>0.00</b>	\$ <b>0.00</b>
8d. Unemployment compensation	8d. \$ <b>0.00</b>	\$ <b>0.00</b>
8e. Social Security	8e. \$ <b>0.00</b>	\$ <b>0.00</b>
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify:	8f. \$ <b>0.00</b>	\$ <b>0.00</b>
8g. Pension or retirement income	8g. \$ <b>0.00</b>	\$ <b>0.00</b>
8h. Other monthly income. Specify:	8h.+ \$ <b>0.00</b>	+ \$ <b>0.00</b>
<b>9. Add all other income.</b> Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9. \$ <b>0.00</b>	\$ <b>0.00</b>
<b>10. Calculate monthly income.</b> Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10. \$ <b>20,750.00</b> + \$ <b>2,534.98</b>	= \$ <b>23,284.98</b>
<b>11. State all other regular contributions to the expenses that you list in Schedule J.</b> Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify:		
	11. +\$	<b>0.00</b>
<b>12. Add the amount in the last column of line 10 to the amount in line 11.</b> The result is the combined monthly income. Write that amount on the <i>Summary of Schedules</i> and <i>Statistical Summary of Certain Liabilities and Related Data</i> , if it applies	12. \$	<b>23,284.98</b>
<b>13. Do you expect an increase or decrease within the year after you file this form?</b>		
<input checked="" type="checkbox"/> No.		
<input type="checkbox"/> Yes. Explain:		

Combined monthly income

Fill in this information to identify your case:

Debtor 1 Edward J Hovatter

Debtor 2 Kimberly Macaluso Hovatter  
(Spouse, if filing)

United States Bankruptcy Court for the: DISTRICT OF NEW JERSEY

Case number 19-31483  
(If known)

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing postpetition chapter 13 expenses as of the following date:

MM / DD / YYYY

## Official Form 106J

### Schedule J: Your Expenses

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

#### Part 1: Describe Your Household

1. Is this a joint case?

☐ No. Go to line 2.

☒ Yes. Does Debtor 2 live in a separate household?

☒ No

☐ Yes. Debtor 2 must file Official Form 106J-2, *Expenses for Separate Household* of Debtor 2.

2. Do you have dependents? ☐ No

Do not list Debtor 1 and Debtor 2.

☒ Yes. Fill out this information for each dependent.....

Do not state the dependents names.

Dependent's relationship to Debtor 1 or Debtor 2

Dependent's age

Does dependent live with you?

Daughter

22

☐ No

☒ Yes

Daughter

27

☒ No

☐ Yes

☐ No

☐ Yes

☐ No

☐ Yes

3. Do your expenses include expenses of people other than yourself and your dependents? ☒ No ☐ Yes

#### Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental *Schedule J*, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form 106I.)

Your expenses

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

4. \$ 18,331.79

If not included in line 4:

4a. Real estate taxes

4a. \$ 0.00

4b. Property, homeowner's, or renter's insurance

4b. \$ 0.00

4c. Home maintenance, repair, and upkeep expenses

4c. \$ 0.00

4d. Homeowner's association or condominium dues

4d. \$ 0.00

5. Additional mortgage payments for your residence, such as home equity loans

5. \$ 0.00



Debtor 1 **Edward J Hovatter**  
Debtor 2 **Kimberly Macaluso Hovatter**

Case number (if known) **19-31483**

6. <b>Utilities:</b>	
6a. Electricity, heat, natural gas	6a. \$ <u>350.00</u>
6b. Water, sewer, garbage collection	6b. \$ <u>400.00</u>
6c. Telephone, cell phone, Internet, satellite, and cable services	6c. \$ <u>600.00</u>
6d. Other. Specify: _____	6d. \$ <u>0.00</u>
7. <b>Food and housekeeping supplies</b>	7. \$ <u>2,500.00</u>
8. <b>Childcare and children's education costs</b>	8. \$ <u>1,000.00</u>
9. <b>Clothing, laundry, and dry cleaning</b>	9. \$ <u>150.00</u>
10. <b>Personal care products and services</b>	10. \$ <u>250.00</u>
11. <b>Medical and dental expenses</b>	11. \$ <u>350.00</u>
12. <b>Transportation.</b> Include gas, maintenance, bus or train fare. Do not include car payments.	12. \$ <u>400.00</u>
13. <b>Entertainment, clubs, recreation, newspapers, magazines, and books</b>	13. \$ <u>50.00</u>
14. <b>Charitable contributions and religious donations</b>	14. \$ <u>0.00</u>
15. <b>Insurance.</b> Do not include insurance deducted from your pay or included in lines 4 or 20.	
15a. Life insurance	15a. \$ <u>850.00</u>
15b. Health insurance	15b. \$ <u>1,500.00</u>
15c. Vehicle insurance	15c. \$ <u>650.00</u>
15d. Other insurance. Specify: _____	15d. \$ <u>0.00</u>
16. <b>Taxes.</b> Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: _____	16. \$ <u>0.00</u>
17. <b>Installment or lease payments:</b>	
17a. Car payments for Vehicle 1	17a. \$ <u>319.00</u>
17b. Car payments for Vehicle 2	17b. \$ <u>299.00</u>
17c. Other. Specify: _____	17c. \$ <u>0.00</u>
17d. Other. Specify: _____	17d. \$ <u>0.00</u>
18. <b>Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).</b>	18. \$ <u>0.00</u>
19. <b>Other payments you make to support others who do not live with you.</b>	\$ <u>1,750.00</u>
Specify: <b>Daughter: utilities plus 1/3 of rent</b>	19. _____
20. <b>Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.</b>	
20a. Mortgages on other property	20a. \$ <u>0.00</u>
20b. Real estate taxes	20b. \$ <u>0.00</u>
20c. Property, homeowner's, or renter's insurance	20c. \$ <u>0.00</u>
20d. Maintenance, repair, and upkeep expenses	20d. \$ <u>0.00</u>
20e. Homeowner's association or condominium dues	20e. \$ <u>0.00</u>
21. <b>Other:</b> Specify: _____	21. +\$ <u>0.00</u>
22. <b>Calculate your monthly expenses</b>	
22a. Add lines 4 through 21.	\$ <u>29,749.79</u>
22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2	\$ _____
22c. Add line 22a and 22b. The result is your monthly expenses.	\$ <u>29,749.79</u>
23. <b>Calculate your monthly net income.</b>	
23a. Copy line 12 ( <i>your combined monthly income</i> ) from Schedule I.	23a. \$ <u>23,284.98</u>
23b. Copy your monthly expenses from line 22c above.	23b. -\$ <u>29,749.79</u>
23c. Subtract your monthly expenses from your monthly income. The result is your <i>monthly net income</i> .	23c. \$ <u>-6,464.81</u>
24. <b>Do you expect an increase or decrease in your expenses within the year after you file this form?</b> For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?	
<input checked="" type="checkbox"/> No.	
<input type="checkbox"/> Yes.	Explain here: _____

**Fill in this information to identify your case:**

Debtor 1 **Edward J Hovatter**  
First Name Middle Name Last Name

Debtor 2 **Kimberly Macaluso Hovatter**  
(Spouse if, filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: DISTRICT OF NEW JERSEY

Case number **19-31483**  
(if known)

☐ Check if this is an amended filing

Official Form 106Dec

**Declaration About an Individual Debtor's Schedules**

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

**Sign Below**

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

☒ No

☐ Yes. Name of person \_\_\_\_\_ Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119)

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

X /s/ Edward J Hovatter  
**Edward J Hovatter**  
Signature of Debtor 1

Date November 28, 2019

X /s/ Kimberly Macaluso Hovatter  
**Kimberly Macaluso Hovatter**  
Signature of Debtor 2

Date November 28, 2019

**Fill in this information to identify your case:**

Debtor 1	<b>Edward J Hovatter</b>		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)	<b>Kimberly Macaluso Hovatter</b>		
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	DISTRICT OF NEW JERSEY		
Case number (if known)	19-31483		

☐ Check if this is an amended filing

**Official Form 107**

**Statement of Financial Affairs for Individuals Filing for Bankruptcy**

4/19

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

**Part 1: Give Details About Your Marital Status and Where You Lived Before**

**1. What is your current marital status?**

- ☒ Married  
☐ Not married

**2. During the last 3 years, have you lived anywhere other than where you live now?**

- ☐ No  
☒ Yes. List all of the places you lived in the last 3 years. Do not include where you live now.

Debtor 1 Prior Address:	Dates Debtor 1 lived there	Debtor 2 Prior Address:	Dates Debtor 2 lived there
4423 Asbury Avenue Ocean City, NJ 08226	From-To: Until 2017	<input checked="" type="checkbox"/> Same as Debtor 1	<input checked="" type="checkbox"/> Same as Debtor 1 From-To:
920 Pleasure Avenue Ocean City, NJ 08226	From-To: 2017 to 2019	<input checked="" type="checkbox"/> Same as Debtor 1	<input checked="" type="checkbox"/> Same as Debtor 1 From-To:

**3. Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory?** (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington and Wisconsin.)

- ☒ No  
☐ Yes. Make sure you fill out *Schedule H: Your Codebtors* (Official Form 106H).

**Part 2 Explain the Sources of Your Income**

**4. Did you have any income from employment or from operating a business during this year or the two previous calendar years?**

Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1.

- ☐ No  
☒ Yes. Fill in the details.

Debtor 1		Debtor 2	
Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)

Debtor 1 **Edward J Hovatter**  
Debtor 2 **Kimberly Macaluso Hovatter**Case number (if known) **19-31483**

	Debtor 1		Debtor 2	
	Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
<b>From January 1 of current year until the date you filed for bankruptcy:</b>	<input checked="" type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	<b>\$253,000.00</b>	<input checked="" type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	<b>\$34,500.00</b>
<b>For last calendar year: (January 1 to December 31, 2018 )</b>	<input type="checkbox"/> Wages, commissions, bonuses, tips <input checked="" type="checkbox"/> Operating a business	<b>\$263,787.00</b>	<input checked="" type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	<b>\$39,000.00</b>
<b>For the calendar year before that: (January 1 to December 31, 2017 )</b>	<input type="checkbox"/> Wages, commissions, bonuses, tips <input checked="" type="checkbox"/> Operating a business	<b>\$298,457.00</b>	<input checked="" type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	<b>\$38,893.00</b>

**5. Did you receive any other income during this year or the two previous calendar years?**

Include income regardless of whether that income is taxable. Examples of *other income* are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1.

List each source and the gross income from each source separately. Do not include income that you listed in line 4.

- ☐ No  
☒ Yes. Fill in the details.

	Debtor 1		Debtor 2	
	Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Sources of income Describe below.	Gross income (before deductions and exclusions)
<b>For last calendar year: (January 1 to December 31, 2018 )</b>	<b>Retirement Income</b>	<b>\$198,982.00</b>		
<b>For the calendar year before that: (January 1 to December 31, 2017 )</b>	<b>Cancellation of Debt</b>	<b>\$31,650.00</b>		
	<b>Sale of Business Property</b>	<b>\$37,465.00</b>		

**Part 3: List Certain Payments You Made Before You Filed for Bankruptcy****6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts?**

- ☐ No. **Neither Debtor 1 nor Debtor 2 has primarily consumer debts.** *Consumer debts* are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,825\* or more?

- ☐ No. Go to line 7.  
☐ Yes List below each creditor to whom you paid a total of \$6,825\* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

\* Subject to adjustment on 4/01/22 and every 3 years after that for cases filed on or after the date of adjustment.

Debtor 1 **Edward J Hovatter**  
Debtor 2 **Kimberly Macaluso Hovatter**

Case number (if known) **19-31483**

☒ Yes. **Debtor 1 or Debtor 2 or both have primarily consumer debts.**

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more?

☐ No. Go to line 7.

☒ Yes List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

Creditor's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Was this payment for ...
<b>Comenity Capital Bank</b> <b>PO Box 183003</b> <b>Columbus, OH 43218</b>	<b>11/6, 10/8, 9/9,</b> <b>8/15</b>	<b>\$1,967.00</b>	<b>\$5,500.00</b>	<input type="checkbox"/> Mortgage <input type="checkbox"/> Car <input checked="" type="checkbox"/> Credit Card <input type="checkbox"/> Loan Repayment <input type="checkbox"/> Suppliers or vendors <input type="checkbox"/> Other___
<b>Blue Cross Blue Shield NJ</b>	<b>11/5, 10/22, 9/10</b>	<b>\$1,053.00</b>	<b>\$0.00</b>	<input type="checkbox"/> Mortgage <input type="checkbox"/> Car <input type="checkbox"/> Credit Card <input type="checkbox"/> Loan Repayment <input type="checkbox"/> Suppliers or vendors <input checked="" type="checkbox"/> Other <u><b>Health insurance</b></u>
<b>Comcast</b> <b>1 Comcast Center</b> <b>Philadelphia, PA 19103</b>	<b>11/15, 10/21</b>	<b>\$741.00</b>	<b>\$0.00</b>	<input type="checkbox"/> Mortgage <input type="checkbox"/> Car <input type="checkbox"/> Credit Card <input type="checkbox"/> Loan Repayment <input type="checkbox"/> Suppliers or vendors <input checked="" type="checkbox"/> Other___
<b>Shellpoint Mortgage Servicing</b> <b>PO Box 619063</b> <b>Dallas, TX 75261-9063</b>	<b>11/4, 10/15, 9/9</b>	<b>\$54,996.00</b>	<b>\$1,894,628.93</b>	<input checked="" type="checkbox"/> Mortgage <input type="checkbox"/> Car <input type="checkbox"/> Credit Card <input type="checkbox"/> Loan Repayment <input type="checkbox"/> Suppliers or vendors <input type="checkbox"/> Other___
<b>Sprint</b> <b>PO Box 4191</b> <b>Carol Stream, IL 60197-4191</b>	<b>10/1, 8/27</b>	<b>\$692.00</b>	<b>\$0.00</b>	<input type="checkbox"/> Mortgage <input type="checkbox"/> Car <input type="checkbox"/> Credit Card <input type="checkbox"/> Loan Repayment <input type="checkbox"/> Suppliers or vendors <input type="checkbox"/> Other___
<b>American Express</b> <b>PO Box 650448</b> <b>Dallas, TX 75265-0048</b>	<b>10/7, 8/27</b>	<b>\$10,800.00</b>	<b>\$13,500.00</b>	<input type="checkbox"/> Mortgage <input type="checkbox"/> Car <input checked="" type="checkbox"/> Credit Card <input type="checkbox"/> Loan Repayment <input type="checkbox"/> Suppliers or vendors <input type="checkbox"/> Other___

Debtor 1 **Edward J Hovatter**  
Debtor 2 **Kimberly Macaluso Hovatter**

Case number (if known) **19-31483**

Creditor's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Was this payment for ...
<b>Gino Pinto Inc.</b> <b>373 S White Horse Pike</b> <b>Hammonton, NJ 08037</b>	<b>10/4</b>	<b>\$1,850.00</b>	<b>\$0.00</b>	<input type="checkbox"/> Mortgage <input type="checkbox"/> Car <input type="checkbox"/> Credit Card <input type="checkbox"/> Loan Repayment <input type="checkbox"/> Suppliers or vendors <input checked="" type="checkbox"/> Other <u><b>Wine club subscription/membership fee</b></u>
<b>Coastal Pools</b> <b>501 W. Patcong Avenue</b> <b>Linwood, NJ 08221</b>	<b>9/23</b>	<b>\$941.00</b>	<b>\$1,900.00</b>	<input type="checkbox"/> Mortgage <input type="checkbox"/> Car <input type="checkbox"/> Credit Card <input type="checkbox"/> Loan Repayment <input type="checkbox"/> Suppliers or vendors <input checked="" type="checkbox"/> Other <u><b>Pool services</b></u>
<b>Republic Bank</b> <b>50 South 16th Street</b> <b>Suite #2400</b> <b>Philadelphia, PA 19102</b>	<b>9/8</b>	<b>\$1,806.00</b>	<b>\$233,731.99</b>	<input checked="" type="checkbox"/> Mortgage <input type="checkbox"/> Car <input type="checkbox"/> Credit Card <input type="checkbox"/> Loan Repayment <input type="checkbox"/> Suppliers or vendors <input type="checkbox"/> Other ____
<b>Madison Ventures LLC et al.</b> <b>413 Teal Court</b> <b>Moorestown, NJ 08057</b>	<b>10/15</b>	<b>\$2,000.00</b>	<b>\$28,000.00</b>	<input type="checkbox"/> Mortgage <input type="checkbox"/> Car <input type="checkbox"/> Credit Card <input type="checkbox"/> Loan Repayment <input type="checkbox"/> Suppliers or vendors <input checked="" type="checkbox"/> Other <u><b>Settlement</b></u>

7. **Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider?**  
*Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony.*

- ☒ No  
☐ Yes. List all payments to an insider.

Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
----------------------------	------------------	-------------------	----------------------	-------------------------

8. **Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider?**  
 Include payments on debts guaranteed or cosigned by an insider.

- ☐ No  
☒ Yes. List all payments to an insider

Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment Include creditor's name
<b>Daughter A.</b>	<b>8/17</b>	<b>\$4,190.00</b>	<b>\$0.00</b>	<b>Milan Givens Nardone: rent</b>

Debtor 1 **Edward J Hovatter**  
Debtor 2 **Kimberly Macaluso Hovatter**

Case number (if known) **19-31483**

Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment Include creditor's name
<b>Hovatter Friedman Saputelli &amp; Levi LLP</b> <b>3221 NJ-38 #300</b> <b>Mount Laurel, NJ 08054</b>	<b>10/15</b>	<b>\$2,000.00</b>	<b>\$0.00</b>	<b>Madison Ventures LLC et. al settlement</b>
<b>Daughter A.</b>	<b>8/22</b>	<b>\$12,047.00</b>	<b>\$0.00</b>	<b>Thomas Jefferson University: tuition</b>
<b>Daughter A.</b>	<b>Monthly</b>	<b>\$2,100.00</b>	<b>\$0.00</b>	<b>Rent</b>
<b>Daughter S.</b> <b>9 E. Aberdeen Road</b> <b>Ocean City, NJ 08226</b>	<b>April 2019</b>	<b>\$10,000.00</b>	<b>\$0.00</b>	<b>Stockton University: tuition</b>

**Part 4: Identify Legal Actions, Repossessions, and Foreclosures**

9. **Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding?**  
List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes.

- ☐ No  
☒ Yes. Fill in the details.

Case title Case number	Nature of the case	Court or agency	Status of the case
<b>Friedman v. Hovatter Friedman Saputelli &amp; Levi LLP et al.</b> <b>CAM-C-13-18</b>	<b>Breach of contract, receivership</b>	<b>Camden County Superior Court, Chancery</b> <b>101 S. 5th Street, 1st Floor</b> <b>Camden, NJ 08103</b>	<input checked="" type="checkbox"/> Pending <input type="checkbox"/> On appeal <input type="checkbox"/> Concluded
<b>Hovatter Friedman Saputelli &amp; Levi LLP, et al. v. Madison Ventures LLC, et al.</b> <b>BUR-L-757-18</b>	<b>Contract breach</b>	<b>Superior Ct. Burlington Civil Div.</b> <b>49 Rancocas Rd</b> <b>Mount Holly, NJ 08060</b>	<input type="checkbox"/> Pending <input type="checkbox"/> On appeal <input checked="" type="checkbox"/> Concluded <b>Settled</b>

10. **Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied?**  
Check all that apply and fill in the details below.

- ☒ No. Go to line 11.  
☐ Yes. Fill in the information below.

Creditor Name and Address	Describe the Property Explain what happened	Date	Value of the property
---------------------------	--	------	-----------------------

11. **Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt?**

- ☒ No  
☐ Yes. Fill in the details.

Creditor Name and Address	Describe the action the creditor took	Date action was taken	Amount
---------------------------	---------------------------------------	-----------------------	--------

12. **Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official?**

- ☐ No  
☒ Yes

Debtor 1 **Edward J Hovatter**  
Debtor 2 **Kimberly Macaluso Hovatter**

Case number (if known) **19-31483**

**Part 5: List Certain Gifts and Contributions**

13. Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person?

☐ No

☒ Yes. Fill in the details for each gift.

Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts	Value
Person to Whom You Gave the Gift and Address: <b>Daughter A.</b>	<b>Stipend</b>	<b>Weekly</b>	<b>\$12,000.00</b>

Person's relationship to you: **Daughter**

<b>Daughter S.</b>	<b>Stipend</b>	<b>Weekly</b>	<b>\$15,000.00</b>
--------------------	----------------	---------------	--------------------

Person's relationship to you: **Daughter**

14. Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity?

☒ No

☐ Yes. Fill in the details for each gift or contribution.

Gifts or contributions to charities that total more than \$600 Charity's Name Address (Number, Street, City, State and ZIP Code)	Describe what you contributed	Dates you contributed	Value
--	-------------------------------	-----------------------	-------

**Part 6: List Certain Losses**

15. Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling?

☒ No

☐ Yes. Fill in the details.

Describe the property you lost and how the loss occurred	Describe any insurance coverage for the loss Include the amount that insurance has paid. List pending insurance claims on line 33 of <i>Schedule A/B: Property</i> .	Date of your loss	Value of property lost
--	---	-------------------	------------------------

**Part 7: List Certain Payments or Transfers**

16. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition?

Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy.

☐ No

☒ Yes. Fill in the details.

Person Who Was Paid Address Email or website address Person Who Made the Payment, if Not You	Description and value of any property transferred	Date payment or transfer was made	Amount of payment
<b>Obermayer Rebmann Maxwell &amp; Hippel LLP 1500 Market Street Suite 3400 Philadelphia, PA 19102</b>	<b>Prepetition retainer</b>	<b>11/6/19</b>	<b>\$5,000.00</b>

<b>InCharge Debt Solutions</b>	<b>Credit Counseling</b>	<b>11/11/19</b>	<b>\$25.00</b>
--------------------------------	--------------------------	-----------------	----------------



Debtor 1 **Edward J Hovatter**  
Debtor 2 **Kimberly Macaluso Hovatter**

Case number (if known) **19-31483**

17. **Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors?**  
Do not include any payment or transfer that you listed on line 16.

- ☒ No  
☐ Yes. Fill in the details.

Person Who Was Paid Address	Description and value of any property transferred	Date payment or transfer was made	Amount of payment
--------------------------------	--	---	----------------------

18. **Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs?**  
Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement.

- ☒ No  
☐ Yes. Fill in the details.

Person Who Received Transfer Address	Description and value of property transferred	Describe any property or payments received or debts paid in exchange	Date transfer was made
Person's relationship to you			

19. **Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary?** (These are often called *asset-protection devices*.)

- ☐ No  
☒ Yes. Fill in the details.

Name of trust	Description and value of the property transferred	Date Transfer was made
Edward J. Hovatter Irrevocable Trust	Metlife, Prudential, US Financial life insurance policy premiums (approx. \$10,000 per year)	11/4/2011 to present

**Part 8:** List of Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units

20. **Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred?**  
Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions.

- ☒ No  
☐ Yes. Fill in the details.

Name of Financial Institution and Address (Number, Street, City, State and ZIP Code)	Last 4 digits of account number	Type of account or instrument	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer
--	------------------------------------	----------------------------------	---	---

21. **Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables?**

- ☒ No  
☐ Yes. Fill in the details.

Name of Financial Institution Address (Number, Street, City, State and ZIP Code)	Who else had access to it? Address (Number, Street, City, State and ZIP Code)	Describe the contents	Do you still have it?
---	---	-----------------------	--------------------------

22. **Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy?**

- ☒ No  
☐ Yes. Fill in the details.

Name of Storage Facility Address (Number, Street, City, State and ZIP Code)	Who else has or had access to it? Address (Number, Street, City, State and ZIP Code)	Describe the contents	Do you still have it?
--	---	-----------------------	--------------------------

**Part 9:** Identify Property You Hold or Control for Someone Else

23. **Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust**

Debtor 1 **Edward J Hovatter**  
Debtor 2 **Kimberly Macaluso Hovatter**

Case number (if known) **19-31483**

for someone.

- ☒ No  
☐ Yes. Fill in the details.

Owner's Name Address (Number, Street, City, State and ZIP Code)	Where is the property? (Number, Street, City, State and ZIP Code)	Describe the property	Value
--	--	-----------------------	-------

**Part 10: Give Details About Environmental Information**

For the purpose of Part 10, the following definitions apply:

- ☒ **Environmental law** means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.
- ☒ **Site** means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.
- ☒ **Hazardous material** means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term.

Report all notices, releases, and proceedings that you know about, regardless of when they occurred.

24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law?

- ☒ No  
☐ Yes. Fill in the details.

Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice
--	---	-----------------------------------	----------------

25. Have you notified any governmental unit of any release of hazardous material?

- ☒ No  
☐ Yes. Fill in the details.

Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice
--	---	-----------------------------------	----------------

26. Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders.

- ☒ No  
☐ Yes. Fill in the details.

Case Title Case Number	Court or agency Name Address (Number, Street, City, State and ZIP Code)	Nature of the case	Status of the case
---------------------------	---	--------------------	--------------------

**Part 11: Give Details About Your Business or Connections to Any Business**

27. Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business?

- ☐ A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time
- ☒ A member of a limited liability company (LLC) or limited liability partnership (LLP)
- ☐ A partner in a partnership
- ☒ An officer, director, or managing executive of a corporation
- ☐ An owner of at least 5% of the voting or equity securities of a corporation

Debtor 1 **Edward J Hovatter**  
Debtor 2 **Kimberly Macaluso Hovatter**

Case number (if known) **19-31483**

☐ No. None of the above applies. Go to Part 12.

☒ Yes. Check all that apply above and fill in the details below for each business.

Business Name Address (Number, Street, City, State and ZIP Code)	Describe the nature of the business Name of accountant or bookkeeper	Employer Identification number Do not include Social Security number or ITIN.  Dates business existed
Hovatter Friedman & Stofman P.C. 3221 Route 38 West Suite 300 Mount Laurel, NJ 08054	Law practice  Peter Cordua, CPA Hill Barth & King 220 Lake Drive East, Suite 205 Cherry Hill NJ 08002	EIN: 46-5245572  From-To June 2014-December 2016
Hovatter Friedman Saputelli & Levi LLP 3221 NJ-38 #300 Mount Laurel, NJ 08054	Law practice  Peter Cordua, CPA	EIN:  From-To 2017-present
Edward J. Hovatter Esq. LLC	Law practice (trading as Hovatter Law)  Peter Cordua, CPA	EIN:  From-To 2018-present

28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties.

☒ No

☐ Yes. Fill in the details below.

Name Address (Number, Street, City, State and ZIP Code)	Date Issued

**Part 12: Sign Below**

I have read the answers on this *Statement of Financial Affairs* and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

/s/ Edward J Hovatter  
Edward J Hovatter  
Signature of Debtor 1

/s/ Kimberly Macaluso Hovatter  
Kimberly Macaluso Hovatter  
Signature of Debtor 2

Date **November 28, 2019**

Date **November 28, 2019**

Did you attach additional pages to *Your Statement of Financial Affairs for Individuals Filing for Bankruptcy* (Official Form 107)?

☒ No  
☐ Yes

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

☒ No  
☐ Yes. Name of Person \_\_\_\_\_. Attach the *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119).

Fill in this information to identify your case:

Debtor 1 Edward J Hovatter

Debtor 2 Kimberly Macaluso Hovatter  
(Spouse, if filing)

United States Bankruptcy Court for the: District of New Jersey

Case number 19-31483  
(if known)

☐ Check if this is an amended filing

## Official Form 122B

### Chapter 11 Statement of Your Current Monthly Income

12/15

You must file this form if you are an individual and are filing for bankruptcy under Chapter 11. If more space is needed, attach a separate sheet to this form. Include the line number to which the additional information applies. On top of any additional pages, write your name and case number (if known).

#### Part 1: Calculate Your Current Monthly Income

1. What is your marital and filing status? Check one only.

☐ Not married. Fill out Column A, lines 2-11.

☒ Married and your spouse is filing with you. Fill out both Columns A and B, lines 2-11.

☐ Married and your spouse is NOT filing with you. Fill out Column A, lines 2-11.

Fill in the average monthly income that you received from all sources, derived during the 6 full months before you file this bankruptcy case. 11 U.S.C. § 101(10A). For example, if you are filing on September 15, the 6-month period would be March 1 through August 31. If the amount of your monthly income varied during the 6 months, add the income for all 6 months and divide the total by 6. Fill in the result. Do not include any income amount more than once. For example, if both spouses own the same rental property, put the income from that property in one column only. If you have nothing to report for any line, write \$0 in the space.

	Column A Debtor 1	Column B Debtor 2
2. Your gross wages, salary, tips, bonuses, overtime, and commissions (before all payroll deductions).	\$ 22,000.00	\$ 3,000.00
3. Alimony and maintenance payments. Do not include payments from a spouse if Column B is filled in.	\$ 0.00	\$ 0.00
4. All amounts from any source which are regularly paid for household expenses of you or your dependents, including child support. Include regular contributions from an unmarried partner, members of your household, your dependents, parents, and roommates. Include regular contributions from a spouse only if Column B is not filled in. Do not include payments you listed on line 3.	\$ 0.00	\$ 0.00
5. Net income from operating a business, profession, or farm	Debtor 1	Debtor 2
Gross receipts (before all deductions)	\$ 0.00	
Ordinary and necessary operating expenses	-\$ 0.00	
Net monthly income from a business, profession, or farm	\$ 0.00	\$ 0.00
6. Net income from rental and other real property	Debtor 1	Debtor 2
Gross receipts (before all deductions)	\$ 0.00	
Ordinary and necessary operating expenses	-\$ 0.00	
Net monthly income from rental or other real property	\$ 0.00	\$ 0.00

Debtor 1  
Debtor 2

**Edward J Hovatter**  
**Kimberly Macaluso Hovatter**

Case number (if known)

**19-31483**

Column A  
Debtor 1

Column B  
Debtor 2

**7. Interest, dividends, and royalties**

\$ **0.00**

\$ **0.00**

**8. Unemployment compensation**

\$ **0.00**

\$ **0.00**

Do not enter the amount if you contend that the amount received was a benefit under the Social Security Act. Instead, list it here:

For you \$ **0.00**

For your spouse \$ **0.00**

**9. Pension or retirement income.** Do not include any amount received that was a benefit under the Social Security Act.

\$ **0.00**

\$ **0.00**

**10. Income from all other sources not listed above.** Specify the source and amount.

Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, a crime against humanity, or international or domestic terrorism.

If necessary, list other sources on a separate page and put the total below.

\_\_\_\_\_  
\_\_\_\_\_

\$ \_\_\_\_\_

\$ \_\_\_\_\_

\$ **0.00**

\$ **0.00**

Total amounts from separate pages, if any.

**+** \$ **0.00**

\$ **0.00**

**11. Calculate your total current monthly income.**

Add lines 2 through 10 for each column.

Then add the total for Column A to the total for Column B.

\$ **22,000.00**

**+** \$ **3,000.00**

**=** \$ **25,000.00**

Debtor 1  
Debtor 2

**Edward J Hovatter**  
**Kimberly Macaluso Hovatter**

Case number (if known) **19-31483**

**Part 2: Sign Below**

By signing here, under penalty of perjury I declare that the information on this statement and in any attachments is true and correct.

**X /s/ Edward J Hovatter**  
**Edward J Hovatter**  
Signature of Debtor 1

**X /s/ Kimberly Macaluso Hovatter**  
**Kimberly Macaluso Hovatter**  
Signature of Debtor 2

Date **November 28, 2019**  
MM / DD / YYYY

Date **November 28, 2019**  
MM / DD / YYYY

**United States Bankruptcy Court  
District of New Jersey**

In re **Edward J Hovatter  
Kimberly Macaluso Hovatter**

Debtor(s)

Case No. **19-31483**  
Chapter **11**

**VERIFICATION OF CREDITOR MATRIX**

The above-named Debtors hereby verify that the attached list of creditors is true and correct to the best of their knowledge.

Date: **November 28, 2019**

**/s/ Edward J Hovatter**

**Edward J Hovatter**

Signature of Debtor

Date: **November 28, 2019**

**/s/ Kimberly Macaluso Hovatter**

**Kimberly Macaluso Hovatter**

Signature of Debtor